

A
MOST EXCELLENT
INSTRUCTION

FOR THE
Exact and perfect keeping
MERCHANTS BOOKES
OF ACCOUNTS, BY VVAY
OF DEBITOR AND CREDITOR,
after the *Italian* manner:

MOST VSEFVLL FOR ALL
MERCHANTS, FACTORS,
AND TRADESMEN.

Set forth
*In a most plaine and perfect manner, easie to be
understood of the Learner, or Reader.*

And for the more explanation of all, here is
adjoyned the practice by an Example of the
Inventory, Iournall and Lidger: with
*an ample Table to the whole
WORKE.*

By I. C. Gent.

*Impiger extremos currit Mercitor ad Indos.
Est aliquid prodire tenus, si non datur ultra.*



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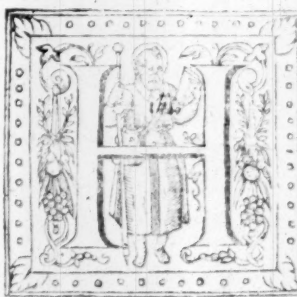


T. O.
THE RIGHT VVOR-
SHIPFULL SIR MORRICE

ABBOT, Knight, Governour of the East-

Indie Companie, and to the rest of the
right Worshippfull Committees
of the same.

Right Worshippfull,



Having resolved to imploy my
person and actuall indeavour in
your Worships affaires, in the
East-Indies mov'd thereunto
by a great affection I have to
that service; and having recei-
ued a good testimonie of your Worships favour to-
wards me, by your election of me into the number of
your servants, which hath given me the more encour-
agement to embarque my selfe in your service, and
to proceed the more cheerefully therein; I finde my
selfe obliged to shew my due thankfulness, by dedi-
cating my best indeavors to further and advance your
affaires, by any way that shall present it selfe to that
purpose. And for as much as, among other things by
accident presented unto me, I find this small treatise,
(being partly a collection of the vertuous labour and
worke of some well experienced practitioner in the
Art of keeping Merchants booke of Accounts; and
partly mine owne paines, by adding what I thought
fit, and did conduce to the perfecting of this worke)

A

not

The Epistle Dedicatory.

not unworthy your worships fauorable countenance, to which I humbly recommend the same for patronage, for that the same will hereafter yearely render unto you plentiful of apt and well instructed seruants to be imploied in your affairs, both forraine & domestike. The Lunary Orb, and other inferior Planets of the Celestiall spheres, although they receiue their splendor from the more glorious Orb, yet they in their degrees, minister comfortable profits to the terrestriall Creatures, without robbing the Sun of any of his glory. So I conceiue, that in the Act of publishing this Treatise for others benefit, though it carry with it a good part of anothers most worthy labor, I do not hereby detract from his merit that hath so singularly well deserved therein. I seeke not therefore, right Noble, and right Worshipfull, mine owne praise, but only desire hereby to declare my hearty devotion to further your seruice in any matter, whether it be by publishing others, or mine owne endeavors. And I do reioyce in nothing more (concerning my expence of this transitory time) than that I have now imbarcked my person and aduall endeavors in the seruice of so Noble and Worthy Masters, yea, the most Noble and most renowned Company of Merchants Adventurers throughout the Vniuerse; And hauing so done, I hope so to demean my selfe therein, as I shall hereafter be approued in your fauourable opinions to be

Your Worships faithfull
and not unprofitable seruant,

I. Carpenter.



To the Reader.

Gentle Reader,



LIt is well knowne to the world, how noble, how honourable, yea, how glorious a matter the exercise of the Trade of Merchandize is : and how it doth not alone give much wealth unto the private persons and families that exercise the same, but also infinitely support, enrich, and aggrandize all Princes, Potentates, and Commonwealths of the world that entertaine or practise it ; for, as well moderne, as ancient times, doe afford most plentiful examples thereof. And the greatest Potentates and Commonwealths of the world, held it a mighty addition, as well to their honour, as wealth, to become Merchant Adventurers : *Salomon*, the most wise and renowned King of the world, was a Merchant Adventurer, when he sent other Commodities to *Ophir*, to barter for Gold. If I should here recite the whole Catalogue of all the Princes and Commonwealths made rich and mighty, as well by their owne exercise of Merchandize, as by their Subjects, I should finde little else to doe : and therefore not to goe so farre backe, looke but upon this present age, which offereth unto you most pregnant examples, as that of the Signory of *Venice*, *Florence*, *Genoa*, the *States of Holland*, and divers more, which being duely taken into consideration and contemplation, it could not but exceedingly animate and encourage every noble and generous spirit to become

To the Reader.

a merchant Adventurer. If I intended to make an exhortatory Epistle thereunto, this already intimated, is not the tithe of what more I could speake in that behalfe: But I doe not hereby intend any such thing, but onely present unto such as are already affected thereunto, and are desirous to be trained up therein, a most exact and curious forme and method of keeping Merchants bookes of Accounts, not onely most usefull for merchants, and their Factors employed abroad as at home, but also for keepers of great Shops of Retail. And well knowing how gratefull and usefull skilfull Accountants are unto the most noble Companies of merchant Adventurers, I have thought good (as well for instruction of yong Students of this Art, as to satisfie the importunate request of some private friends) to commit it to publike view, that hereafter by the helpe of this published worke, the most noble Company of merchant adventurers of *London*, renowned throughout the world, especially that of the *East-Indies*, most famous of all others, may never want well instructed Factors to be employed in their affaires, so farre forth as this excellent and exquisite forme and art of keeping accounts can enable them thereunto. I hope that there is no man (howsoever interessed in any part of this worke, or may challenge to be a chiefe, or part Author thereof,) that doth wish well to the most Noble Professors of the Trade of merchandize, will except against this Art, lest hee should thereby discover his affectation rather of hindering than advancing their affaires, as well private as publike; and the rather, because I send it not out as absolutely mine owne worke, nor doe I goe about hereby to detract from the due merit of him, whosoever he be that hath so well deserved in framing the chiefe ground-worke thereof; howsoever that the same doth not passe without much of mine owne paines, whereof I will say least, because I seeke not mine owne prayse. This worke being now contracted into divers and severall briefe Rules and Chapters, will the better and more facily bee apprehended of every Student and Learner; for where in any worke there lacketh order
and

To the Reader.

and good method, there consequently infuseth confusion / and error more or lesse. This order and method of keeping merchants Accounts, which is by way of *Debtor* and *Creditor*; by the *Italians*, called *Dare & habere*, hath bene and is ever observed by the most famous merchants Adventurers of Christendome, and especially those of *Italy*: which, as the same is a most certaine and infallible way of keeping true and perfect Accounts, so it is the most neat and commendable way, to be preferred before all others. Some slight directions to this purpose have bene heretofore published, but never any so compendious, perfect and absolute a forme as this is: wherefore if I have done well to publish it, I am glad, being done out of a good intent, as I have before expressed, hoping it shall bee to Gods glory, and the profit of all such to whom it is intended, which is the thing I chiefly ayme at. Farewell.

I. C.

THE



THE SEVERALL
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ED IN THIS
BOOKE.



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A N
EXACT INSTRUCTI-
ON FOR KEEPING
MERCHANTS
ACCOUNTS.



THE keeping of all Bookes of Accounts, by this way of Charge and Discharge, is not that which unjustly taketh away from one, without restoring to another either more or lesse in value. But it is that Art of equality, which restoreth just as much as it taketh from another, without partiality : and therefore it may be fitly compared to a paire of Ballances.

By the *Charge*, or *Debtor*, is meant the Account that oweth.

By the *Discharge* or *Creditor*, is meant the Account that is due to have.

The Debtor, or Debtors, being the Charge : and the Creditor, or Creditors, being the Discharge, are in every parcell to equall one the other, whether there bee many Debtors, and but one Creditor ; or sundry Creditors, and but one Debtor.

Gener ally : *All things received, or the Receiver, are to bee charged or made Debtor.*

Contrarily : *All things delivered, or the Deliverer, are to be discharged, or made Creditor, whether they bee simple or compound.*

And these definitions are foundations on which this worke is grounded.

The Books necessary for keeping of Merchants Accounts, are these.

- A** *Cash or chest Booke.*
A booke of Charges of Merchandizes.
An Acquittance or Receipt booke.
A Copie booke for your letters.
A Remembrance or Note booke.
A booke of Factories, or Invoices.
A Memoriall or Waste booke.
A Journall, or daily booke.
A Lidger, with a Kalender or Alphabet.
A booke of household expences.

THe names of which Bookes are to be written on their backesides or covers, with this note *N^o. A.* or *N^o. 1.* and your ordinary marke; and so as occasion is offered, you make new Bookes, changing the letters or numbers, as *N^o. B.* or *N^o. 2.* &c.

The Cash or Chest Booke.

THe *Cash or Chest booke*, is to enter all the Receits and payments of money, for your owne account, or any other account private or partable, wherein you are to write all the Receits of money, on the left side; and all the payments on the right side, numbring the leaues thereof, as you doe in your *Lidger*. Specifying in every parcell, the yeare, the moneth, and the day, for what, and whose accounts the money was received and payd, according to the nature of that parcell; by which Booke you may at all times readily know what money you have remaining in Chest.

The Booke of Charges of Merchandizes.

IN the booke of charges of Merchandizes, is to be written, the charges of every severall Commodity bought, or received; sold or Shipped; as well for your Account proper, as your Partners, Correspondents, Factors, or others, writing downe the *Yeere*, the *Moneth*, and the *Day* of every particular charge, setting the severall Account of those commodities apart. And where the totall charge of those Accounts is perfected, you are to frame a parcell thereof, and passe the same into your *Cash booke*, as briefly and formally as may be; therein referring your selfe to the Folio of the said booke of *Charges*, for the particulars thereof.

The Acquittance or Receipt Booke.

THe *Acquittance*, or *Receipt booke*, is for the Receipts of money paid out daily, wherein he that receiveth the money, is to make a Receipt or Acquittance, for whose use, and whose account hee receives the same. In which Acquittance he is to underwrite his name, for himselfe, or some other.

The Copy booke for your Letters.

IN the *Copy booke of your Letters*, you are to write the Copies of such Letters you send, or remembrance you give to any man; in the margent whereof, you may make brieve notes of the materiall points therein contained: and also before the beginning of the said Letter, put the name of the party to whom the Letter was directed, and by what conveyance that Letter was sent: Of which Letter when you have received an answer, note in the end thereof, the dat of that Letter that came for answer of

yours. For Letters received, it would not bee amisse to endorfe on the back sides thereof, the date, the name of him that wrote it, the place where the same was dated, the time of your receipt of the same, and by what conveyance the same came, together with the most materiall points therein contained: and when you write an answer thereof, to note upon that Letter, the time of answering. So your businesse may be carried, and continued formally, without receiving of things for *mal y past*.

The Remembrance, or Note booke.

THe *Remembrance, or Note book*, is a kind of small waste Booke, to put in some brieft notes to helpe the Memory what businesse you are to performe; which businesse being performed and finished, you may crosse that note, and so proceed in your businesse. And this is a great helpe to those that have multitude of businesses lying upon them, whereof some one might otherwise be easily neglected.

The Booke of Factories, or invoices.

IN the *Booke of Factories or Invoices* (wherein you are principall) is to be written the Copies of all the *Cargazons, Factories, or Invoices* of all goods shipped out for your owne Account, or Account of others, with their charges, beginning on the left side, and still keepe the same side you beginne withall, throughout the booke; leaving the other side faire, unwritten, to the end that upon every particular advice from your Factor or Correspondent of the sale of any of the said goods: You may write over against the said goods shipped, in the fore side the sales thereof, or such materiall points touching those goods, as shall be fitting, referring your selfe to the Letter received, whereby you shall bee able to Account the better
with

with your Factor, when hee sends or brings home his Account, and thereby see whether the same and his Letters agree as they ought to doe. *Such a broke may be kept also by Factors, for their Principals.*

The Booke of household Expences.

I*N the booke of household Expences*, is to bee written what daily is expended in your house, which may monethly or weekly be summed up, and charged into *cash* in one parcell; which booke is necessary for Merchants or Factors Lidgers in any place, to know their yearely expence, and is to be kept as a petty *cash booke*, by any youth, to acquaint him with the manner of keeping the Cash or Money.

The Memoriall, or Waste Booke.

I*N the Memoriall, or Waste booke*, must be written, daily, whatsoever passeth concerning Merchandizing: *viz.* buying, selling, receiving, delivering, bargaining, shipping, &c. without omission of any thing: In which booke any may write that is of Capacity, observing in their entries, the *yeere, moneth, day, name,* and *Sir-name* of the Merchant, the place of his dwelling, and of what faculty hee is: the kinde, quantity, and quality of the Wares bought, or received, sold, shipped, or delivered; the price, weight, measure, and Colour, the number, and marke; the Contract in buying and selling, be it for ready money or time, or in barter, and for what Accounts, to the end that he which keepeth the money, and generall Account, may with the more ease distinguish, and carry every parcell to the proper place and account, whereunto the same belongeth: and the Leaves of this *Memoriall* or *Waste booke*, must be numbred by pages.

The Journall, and Lidger.

IN the Journall, and Lidger, no man is to write, but hee that keepeth the Accounts, that they may be the more authentique before a Iudge, in case of Controversie. Howbeit, to him that is experienced in Accounts, a Journall without a Memoriall, or a Memoriall without a Journall, may suffice, for that those bookes import one and the same thing; the leaves to be numbred either by pages or parcels.

*How to begin your Journal, as also how to enter
your Inventory into the same.*

UPON the top of the first page, you shall thus begin with these words, and say, *The name of God be our help,* in a faire large Roman hand; and so with the rest of the stile, as you see done in the example hereafter following. Then as touching the entring of your Inventory into the Journall, as the order of this Account by the practise and example following, requireth: You shall in each parcell of the said Journall, expresse two denominations; whereof the first shall be the name of the Debtor, Receiver, or Borrower; and the other, the name of the Creditor, Deliverer, or Lender. And first of all, you are to enter the parcels of the Inventory, viz. the present estate and wealth of the Merchant, except you intend to have the same written apart in a Booke by it selfe (as some use to doe) that your first Stocke may be onely knowne to your selfe: and when you have entred every parcell of your Inventory into the Journall, you are then to proceed with entring into the same out of the Memoriall (or without that Booke, if you keepe none) what daily passeth touching Merchandizing, as you were taught to doe in the Memoriall. Saving the parcels of this Booke, are to be written formally, and Merchant-like, faire, without blot.

blotting or interlining: and therefore it behooveth you well to conceive the nature and quality of the parcels, aright, before you begin to enter the same; being ever to know, what Account, or accounts, are to be charged, or made *Debtor*; and what Account or Accounts are to be discharged, or made *Creditor*.

This being well considered, you cannot well erre in your entries: and thus you must beginne to enter out of your *Inventory* into your *Journall*, with your first parcell which is *Cash* or *Money*, which you must make *Debtor* to your *Stocke*, saying,

I	1	Cash is debtor to Stocke belonging to mee A. B. of London, Merchant, for 270. Angels, valued at 10 ^s . the Angell, which amounteth to the summe of 135 ^l . I say—	l.	s.	d.
	2		135	00	00

Then at the end of the parcell in that first small space or Columnne towards your left hand, write the figure **I**. signifying it to be the first parcell: Then in the next small space or Columnne to it, make a full strike or overthwart line, from the one side to the other, as you see done by the example a little above; for on the upper part, or over this little overthwart line (after that you have entred that parcell into the *Lidger*) is to be written the figure of the Folio wherein the same parcell is *Debtor*; and underneath the line the figure of the Folio of your *Lidger*, wherein the same is parcell, is *creditor*. This parcell so entred, you shall make before the place in the *Inventory*, wherefrom you tooke it, a prieve thus - to signifie, that that parcell is entred into the *Journall*: and on that sort shall you enter all things that is the *Owners*, out of the *Inventory*, making each thing of his *Debtor* to his *Stocke*: if they be the things that the *Owners* must answer unto as *Creditor*.

And then must you, contrariwise, make the *Owners* *Stocke* *Debtor* to them; as for example, whereas in the *Inventory*, the first *Creditor* is *Flanders Account*, you shall enter that as followeth, saying.

Stocke

		<i>Stocke belonging to me A. B. of London, Mercery, is debtor to Flan- ders Account, and is for 657^l. 10^s. Flemish money, valued after 20^s. 6^d. the pound English, owing there to di- vers Creditor, &c. and is in English money, 673^l. 8^s. 8^d.—</i>	1.	s.	d.
29	9				
			673	18	8

This being entred arlength into your *Journal*, as you will see in the *Journal* it selfe, write in the first space or Columnne, before the parcell, such number as it is, and in the *Inventory*, a pricke, signifying that that parcell also is entred.

The next parcell, after all things written out of the *Inventory* into the *Journal*, doth follow household expences. For as much as that expence of money in a mans house, be it ordinary or extraordinary, doth none other than diminish his Substance (as of necessity it must) therefore it is to be accounted a losse; and the way to enter it, is to make Profit and Losse debter to the thing laid out for it, which is Cash or Money, as you will see in the 34. parcell of the *Journal*.

As touching Profit and Losse, it must have one Account proper in the *Lidger*, containing both a Debtor, and a Creditor side, like as any other parcell hath; and on the Debtor side thereof must be written all manner of Losse sustained; and on the Creditor side, all things gained.

The Alphabet or Kalender.

THe Alphabet or Kalender for the *Lidger*, serveth to write in the names and Surnames of the parties you deale withall, with their additions; and also the names of all sorts of Merchandizes or Accounts which are entred in the *Lidger*. After the writing of which names in the *Kalender*, you are to add the number of the Folio of the *Lidger*, where such Accounts are entred.

In the *Lidger* you are to write every severall account a-part,

part, under their several titles of account, and you must understand that every one parcell in the *Journal*, ought to be two in the *Lidger*; and the cause is, because every one of them doth include or containe two properties, whereof one is Debter or Borrower, and the other is Creditor or Lender. The leaves of your *Lidger* must be numbred by pages; but you are to observe, that the Booke being opened, you shall set the figure 1. on the left side of the first page: and also the said figure 1. on the right side of the second page: and so you are to number the rest of the leaves throughout the Booke, entring the title of every account in a faire large hand on the left side, *Debtor*, and on the right side of the said Booke, *Creditor*; directly one against the other, in one and the same number of the lease of the Booke; under the title of which account, or accounts, you must ever remember, that whatsoever is charged in any Account on the Debtor side, is presently without intermission, to be discharged on the Creditor side in some other account, or accounts to equall that parcell.

Now I would have no parcell entred into the *Lidger*, that is not first entred into the *Journal* (which is called posting) except the Rest of an Account transported from one Account to another, which may well enough be done without any *Journal* parcell, putting the Letter R. before the beginning of the line, signifying it to be a Rest, brought from, or borne to some other Account as well of the Debtor as the Creditor side; which is done when any account is full written; and the remainder thereof carried to the next voyd Lease, where the same title of the same account is to be new written. You neede but write one line for a Debtor or Creditor, which is sufficient to explaine any matter (though some use to be more at large) so as in the end thereof you make a reference to the folio or parcell of the *Journal* where the same is entred at large: And after that, another reference to the folio of the *Lidger*, where that parcell is made Debitor or Creditor: for if you write that reference on the left side, it sheweth where that parcell standeth Creditor on the right side; and if on the

right side, it sheweth where the same standeth Debtor on the left side to answer that parcell.

*How to port, or transport the Journall
into the Lidger.*

THe manner how to divide and disperse orderly all parcels into your Lidger, hereafter is plainly shewed by the example of bearing the first parcell out of the Journall, both to the Debtor and Creditor side of your Lidger: and the way thereunto is to take your Lidger in hand, laying your Journall before you; and in the next voide place, after the Kalendar on the left side, write the **DEBTOR** thus in a faire large hand on the top of the Page, and the date of our Lord; and in the first small space or columnne on your left hand, or left side of the place of parcels, set the same figure that your parcell is of, in your Journall; and in the greater space or columnne next to it, set the name of the moneth, and next thereunto the number of the day, as your example will shew: then write the same first parcell out of the Journall into the Debtor side of your Lidger, which is Cash or Mony: saying, *Cash is Debtor to Stocke belonging to me A.B. of London, Merchant, and is for 170*

			l.	s.	d.
I	May	25	Angels at 10 the Angell, which a mounteth to 135.		
I say			2	135	00 00

That being done, then make the direction of Accounts in your Journall, which must be over the little overthwart line, the number of the Fol. wherein that parcell is entred into your Lidger, is Debtor; Which is in Fol. 1 So shall there be left in the Lidger booke upon the same Debtor side, the small space or Columnne betweene the parcell so written, and the place or Columnnes of money, a voyd roome; wherein must stand the figure of the Fol. where you shall chance to make that parcell Creditor.

Then

Then turne over the leafe of the *Lidger* to fol. 2. and up-
on the Creditor side set the date agreeable to the place
from whence you came, beginning the same on the top
of the folio, *Creditour*, with the word that proceedeth of
the parcell in the *Iournall*, saying;

Stocke belonging to me A. B. is Creditor by Cash, and is for

		270. Angels, at	fol.	l.	s.	d.
May	25	10 ^s . the Angell,				
		which amounteth				
		to the summe of				
		135 ^l .	1	135	00	00

This done, write downe in the same Creditor side in
the first Columne or void place whereover fol. is written,
the figure 1. which telleth you in what fol. that parcell was
made Debtor; as this example above sheweth you: and
on the Debtor side, from whence you came, in the like
place or Columne on the right hand (which before you
left voyd) set downe the figure 2. signifying in what
folio the same parcell is Creditor: and then underneath
the overthwart line which is your direction in the *Iour-
nall*, make a figure of 2. which sheweth in what folio in
the *Lidger* that parcell is Creditor: and if it should happen
that you write any parcell at large in the Debtor side, you
may be short in Creditor side: and if it belong in Cred-
itor, you may be short in Debtor. Then goe to your Kalen-
der, to your Letter C. and there enter Cash, saying, *Cash is*
in Fol--1. And then for the Creditor, goe to the Letter S.
and there enter, *Stocke is in Fol--2*.

And thus have you thoroughly done that one parcell in
all points: and so enter not onely all such as are appro-
priate to the owner; but also any other proceeding of the
Inventory, or otherwise chanced in your *Iournall*, for the
time of your occupying. And in such like sort you shall
enter, orderly, all things in their kindes, but in severall
accounts: whereof you may make 2. or 3. in one Fol. as
the thing requireth, and is practiced in the *Lidger*.

You shall not need in any account in your *Lidger*, after
the first parcell is entred, to beginne as that first parcell is
C 2 begun;

begun ; but at the word *To*, on Debtor side, to avoyde needlesse repetition ; and at the word *By*, on Creditour, as you may well perceive by the example in the practise hereafter following.

And thus much shall suffice for the bookes necessary to be kept by all Merchants and Factors, and being furnished of them, or so many of them, as you shall thinke necessary ; I intend to shew you by way of brieve notes and directions, how any Merchants Accounts may be begun, kept, and continued, either as a Merchant for your selfe, or for others, and for Company.

Or as Factor or Correspondent to other men, particular, or in Company.

How to frame your Inventory.

When you will keepe Bookes of Accounts after the *Italian* manner, you must write downe the whole estate ; viz. all your goods and wares which you have of your owne ; all your ready money ; and all those which are indebted to you, either for your owne Account, or for Account of others, or for Account of Company : all which you shall make Debtor to your owne name or Stocke : and contrarily, you shall make your owne name or Stocke debtor to all your Creditors, to whom you are indebted ; as well for your owne Account proper, as for others, or for *Company*.

But for those goods which you have to sell by Commission, as Factor to another, you shall write them for remembrance, in the Booke of Factory, with the charges thereof, as hereafter you may perceive.

Note, That if you doe any thing by Commission, as a Factour to another, be it to buy, sell, remit, or take up by exchange, to receive or pay, &c. you shall put it to such an one his Account.

And

And on the contrary, that which another doth for you, you shall put it to such an one my account; and if you doe it for him and his Company, you shall likewise put it to the account of him and his Company and if another doth any thing for you, and your Company, you shall put it to the account of me and my Company, as followeth:

Of that which you doe as Factor for another.

- 1 **S** Vch an one his Account Currant, or for time.
- 2 Such an one his Account Currant, or for time, for him and R. H.
- 3 Such an one his Account in Company, or in such a Voyage.

Of that which another doth for you.

- 1 **S** Vch an one my Account Currant, or for time.
- 2 Such an one my Account Currant, or for time, for him and me, and for R. H. and me.
- 3 Such an one my Account in Company, or in such a Voyage.

Out of the foresaid Instructions may be deduced these foure generall parts of Accounts, as followeth:

The first part of Accounts teacheth how the Debtor is to be understood; as for example;

- 1 **W** Hen you receive money, Cash is Debtor, or oweth; and on the contrary, when you pay mony, Cash is Creditor, or is due to have.
- 2 The Merchandize which you receive, or buy, is Debtor; and on the contrary, those goods which you sell, or ship to another, is Creditor.
- 3 Those to whom you sell any thing for time, or for Credit,

Credit, or to whom you send or cause to be sent, pay or cause to be payd, lend or cause to be lent, be it for themselves, or to others in their names, are Debtors. And contrarily, those who sell any thing for time or credit; send, or cause to be sent; lend, or cause to be lent; pay, or cause to be paid, whether it be to you, or others in your name, are *Creditors*.

4 Those who take any thing of you, or promise you to pay; or those who are bound to pay you any Bills of exchange, bands, &c. are *Debtors*: And contrarily, those from whom you receive any thing, or promise to pay, or are bound to pay for you any bills of exchange, bonds, &c. are *Creditors*.

The second part of Accounts teacheth how you are to post or transport the parcels of the Iournall into the Lidger.

THe manner how to doe this, I have already shewed you at large in a former Chapter.

The third part of Accounts sheweth how to ballance and cleare any Account full written.

WHen you wil ballance or cleare any Account full written, if the Debtors side be more than the Creditors side, you must make the old Account Creditor by the new: and the new, Debtour to the old.

And contrarily, if the Creditor side bee more than the Debtor side, you must make the old Account Debtor to the new; and the new Account, Creditour by the old: viz. for such Rests or Summes as you shall finde in those Accounts.

2 In Account of Company, wherein you have put in, or received of another some Stocke; you shall adde as much on

on the Debtor side, as you finde there on the Creditour side: and as much to the Creditors side, as you find there on Debtour: to the end, that in the new Account, you may have so much Debtor as you have put in Company, and as much Creditor as you have received.

3 In Account of Merchandize, you must enter the gaine or losse, before you make the old Account Creditor by the new; and the new, debtor to the old for the remainder of goods yet to sell.

4 In a forraigne Account (which you are to keepe with a double judgement) you must first ballance the inward margent of Ducats, or Crownes, or other forraigne Coine, which have beene received, or paid, before you make a new Account Debtor or Creditor to the old, for the remainder yet to be received or paid.

The fourth part of Account sheweth how to ballance your Lidger, when you are to make new bookes.

1 **W**hen you will cleare or ballance your *Lidger*, you shall make all that you have gained, debtor to *Profit* and *Losse*: and all that you have lost, Creditor to *Profit* and *Losse*: whereby your *Profit* and *Losse* is Creditor for the gaine, and Debtor for the losse. And after, if you finde in the account of *Profit* and *Losse*, more on the Creditor side, than on the Debtor, you shall make debtor *Profit* and *Losse* to your Capitall or Stocke, and your Capitall or Stocke, Creditor by *Profit* and *Losse*. And contrarily, if the Debtor side doe exceed the Creditor, you shall make *Profit* and *Losse*, Creditor by the Capitall or Stocke, and the Capitall debtor to *Profit* and *Losse*.

2 All accounts which you finde more Debtor than Creditor, you must make them creditor by Ballance, and Ballance Debtor to the said account.

3 All Accounts which you finde more Creditor than Debtor, you must make them debtor to Ballance, and Ballance

Ballance Creditor by such accounts.

4 You must make in the new bookes, all that which is owing to you Debtor to your *Capitall*, and all those to whom you are indebted, Creditor by your *Capitall*, for such remainder or summes, which you shall finde by the Ballance of the old Bookes.

To this purpose, when you will make your Ballance, otherwise called the foot of your account, after examination of your *Lidger* by your *Journal*, you shall prepare a cleane sheet of paper, which shall bee ruled as is your *Lidger*, being the face of an account, with Debtor and Creditor sides, whereinto by collecting and gathering each parcell in his order; you shall upon the debtor side thereof set all things that you have in possession, being appropriate unto the owner, that is to say, *Money, Wares; and Debts*, remembring alwayes, when you chance in any account to lose or gaine, that you beare it unto the account of *Profit and Losse*, which ought to be the last parcell finished. And on the *Creditor* side of the said Ballance, Write all such things as you ought to make answer unto; and in the last parcell thereof, the conclusion of your gaine, for all that time of your gaine: So shall you finde the Debtor, equall in summe with the Creditor, which is a perfect triall you have nothing erred in your account; for that by your Ballance you doe owe so much as you have; unto whom? even unto your owne selfe, your Creditors, and unto your Profit. From the Which summe if you subtract the Creditors, the Remaine is your substance at this present, and is proceeded of your Stocke first put in, and your profit, which by good reason must needs be so. Your Account being thus found perfect in this sheet of paper, you may be bold to enter it particularly into the Ballance of your *Lidger*, and in such order as is practised here in this account.

*To examine the bookes one by the other, your
Lidger by the Iournall.*

YOU shall cause one to take your *Iournall*, and to begin with the first parcell, reading unto you the tenour thereof, and in what fol. of your *Lidger* that parcell is made debtor, according as it is prescribed unto you by the figures over the little overthwart line in your *Iournall*, and also in what fol. it is Creditor by the other figure underneath; whereunto if both your bookes in summes and fol. doe agree, you may well perceive that parcell to be perfectly entred both in Debtor and Creditor side of your *Lidger*. Then make prickles over and under your figures of the *Iournall*, and also against the Debtour and Creditour parcels of your *Lidger*, signifying that parcell of your *Iournall* to be truly examined, as you may see practised in the first parcell of your *Iournall*. And so ought you to examine all your *Iournall* throughout, before you make your Ballance. And in this examination of your Bookes, when you finde a parcell in your *Lidger*, having the letter R. before it, you shall not need to stay thereat, for that it is no parcell of your *Iournall*, but a Remaine, or Rest, thither borne for lacke of roome, which you may doe as you are taught hereafter.

*How to transport a Rest from one Account to
another, in the Lidger, for want of roome.*

IF in your *Lidger*, at such time, as in any place therein, you lacke roome, by reason of many parcels in any one of the sides of Debtor or Creditor, being thereby occasioned to transport; then you shall, after addition of both sides, severall in a paper, (but not in your booke) take the difference thereof, and set it underneath that side which had the lesse summe by your addition, bee it on Debtor, or on Creditor side, as occasion serveth; and so

D

ballance

ballance, and make equall your Account, making one manner of summe under each side : If the Rest or difference chance on the Debtor side, you shall beare it to a new lease on Creditor side; and if it bee on Creditor side, beare it to a new lease on Debtor side; as it is in particulars, or in grosse, as the thing requireth. As for example, looke in the Account of *Cash*, in fol. 1. which is transported to fol. 13. and say as there is said, setting in the place before the parcell whereunto you doe so remove, this letter R. to signifie a Rest thither borne from the Creditor side of Fol. 1.

How to reforme an error chanced in your Lidger.

AND if you shall chance, in your examination, to find any parcell entred out of your *Journal* upon Debtor in your *Lidger*, and should be on Creditor, then remove it to Creditor, in the same Account, to requite the error; making against th' other so missed, in this margin, this marke ✕ or some other manner of note to signifie the same to be found an error at the examination; and afterward beare the same, that was so chanced amisse, to his right place, but blot not your booke, nor raze, onely doe as is taught.

And as touching your examination, I thinke it good that it be not deferred wholly to the end, for that it will then, not onely aske long time, but also be a let and trouble to the proceeding in your new Account, but rather alwayes, as your leisure serveth, cease not to practise your examination; and so shall you bee in the better readinesse to make your Ballance.

There

There are nine manner of wayes which commonly be exercised in the feat of Merchandizing in buying and selling.

- 1 **F**irst, for ready money.
- 2 For time.
- 3 For Barter;
- 4 For part money, and part time.
- 5 For part money, and part ware.
- 6 For part ware, and part time.
- 7 By consignment of debts.
- 8 Part by consignment of debts, and part for time.
- 9 By consignment of debts, and part for ware.

All Merchandize, by these Commutations, is done; wherefore alwayes put the plainnesse of your buying and selling in the Memoriall: and when it may happen that you buy any thing to bee delivered at dayes to come, as *Wool, Fell, Hides, Tallow*, or such like; then provide, in any wise, that the Creditour bee to you bound by expresse writing, to deliver unto you these goods at the day prefixed, upon paine of a more summe. Like as a Butcher might sell you in bargaining, to deliver at the terme of 12. moneths, all the *Fels, Hides, and Tallow*, growing, and comming by his occupying, for the space of a yeare, every sort bearing his price by the score, or by the hundred, the white *Fells* at one price, and the blacke at another; and in this wise of other Merchandize, of rate, of number, and of price, after the usage of the Country and place. And thus making, in your *Memoriall*, mention of every thing, and these Instructions well observed, a good keeper of the bookes called the *Iournall* and the *Lidger*, shall within 5. or 6. dayes transport the parcels of the *Memoriall*, and set them in good order in the *Iournall*, daily, as they happen. Albeit it is not required, that the parcels be written at large, word for word, into the *Iournall*, because it standeth, in the *Memoriall*, expressed at large; therefore in

the *Journal* you need not be tedious, but formally with good sentence; considering that you bring nothing into the *Journal*, but what is first written in the *Memoriall*. And you must understand, that there are as many and divers wayes of buying, as of selling, whereof hereafter you will finde plentifull examples.

Now the manner of ruling of your *Journal*, as also your *Lidger*, and *Kalender* thereunto belonging, is shewed you in the examples of the practise hereafter following, that you need no more instruction therein.

Thus you may perceive by that which is already said, that the whole Art of keeping bookes of Accounts, is contained therein, except onely of such goods, debts, and Counterdebts or Credits, which you have at the beginning of the Account. The which goods, as also all those who are indebted to you, and *Cash* for the ready money, are to bee made Debtors to your Capitall; and those to whom you are indebted, are to be made Creditors to your Capitall, or person as before is taught.

But if you would not have your Capitall or Stocke to be knowne by the Bookes, you shall make the goods, and those who are indebted unto you, Debtors unto *Cash*; and those to whom you are indebted, Creditors to *Cash*, without mentioning the ready money, untill you disburse it; and then you are to make *Cash* Creditor, by the disbursements, as you pay out the same.

Accounts which are commonly used, are grounded upon these following.

1. Accounts of those to whom you are Factor or Correspondent, or of those who are Correspondents, or Factors to you.

1 R. H. his Account of time is Debtour for the debts owing by him: and Creditor for the debts belonging to him, yet to be paid.

2 R. H. his Account Currant is Creditour or Debtour for

for the ready money to him appertaining:

3 R. H. my account of time is Debtour for the debts owing by me: and Creditor for those debts appertaining to me yet to be paid.

4 R. H. my Account Currant is Debtor or Creditor for the ready money to me belonging.

2. *Accounts of those to whom you are Factor or Correspondent; or who are Factors or Correspondents to you in Company.*

1 N. L. his Account in Company, or for Account of him and Company, is Debtor or Creditor.

2 N. L. his Account with mee in such a voyage, or Company, is Creditor for so much as hee puts in Company, and Debtor made for the disbursement made by me.

3 N. L. my Account in Company, or for Account of me and my Company, is Debtor or Creditor.

4 N. L. my Account with him in such a voyage, or in Company, is Debtor for so much as he puts in for me, and my Company; and Creditor for the disbursements made by me.

3. *Accounts for VVares and Merchandizes.*

1 **T**inne, Wheat, Cloth, or other Wares and Commodities.

2 Ry. in Company of A. B.

3 Ry. appertaining to A. B.

4 Ry. Cargazon, Voyage, or Merchandizes in the hands of —

4. Accounts extraordinary.

- 1** Profit and Losse.
2 Profit and Losse in Company.
3 Voyage or *Cargazon* to *Lisborne*, or to some other Port.
4 Voyage or *Cargazon* in Company, or for Account of Company.

Hereafter follow divers Chapters with perfect Rules, instructing you most exactly to enter any parcell whatsoever, Debtor and Creditor, that may chance in Trade of Merchandize: and first with the Rule that sheweth you,

How to hold the Account of a Retailing Shop.

THe manner how to charge your Shop or your Journey-man with Wares, is to make the Receiver your Iourny-man (if he take upon him the charge) Debtor to such Wares as you delivered: Or otherwise, if you charge, or make no person Debtor, but the Shop: Then make Retail Account, Debtor to the Wares so delivered.

And contrariwise, of all that you againe receive, or take out of that Account, make the mony so received, Debtor; and Retail Account Creditor; or else the party who hath taken in charge that Account.

There be many that make the Fore-man of the Shop Debtor; but because it cannot bee justly done without the will and consent of him, therefore beware that you never put any person in your Booke, for Debtour or Creditour for your said Shop, without the consent of the same person.

Also all other Stuffe and Implements necessary for the
 said

said Shop, as Ballance, Waights, Measures, for the use of the same, for all such make the Shop, or him that hath the charge Debtor, by writing of an *Inventory* of his owne hand, or by his consent. And this shall be sufficient, when you assigne the government and charge of your Shop to any other man.

How more particularly to enter all manner of parcels, out of the Inventory into the Iournall, at the beginning of the Account.

First, you must understand that you are to make all and every such goods as you have at home or abroad, as also those men who are indebted, and *Cash* for the ready money, *Debtors* to your name and Stocke.

And contrarily you are to make your name and Stocke debtor to those to whom you are indebted, be it for your selfe, or for others, or for Company: *viz.*

1 For the ready mony that you have at the beginning, *Cash* is debtor to your name or Stocke.

2 For the goods that you have at the beginning, those goods owe unto your name or Stocke.

3 The house or Gargen that you have at the beginning is debtor to your name or Stocke.

4 The Rents or Annuities that proceede thereof; that house or Gargen is debtour for them to the Stocke of Rents.

5 For such as are indebted to you at the beginning, be it for your owne, or others Account, or for Account in Company, such persons owe to your Stocke.

6 For such persons as you are indebted unto in the beginning, be it for your selfe, or for other, or for Account in Company, Stocke oweth to such persons.

7 For the Rents which you receive, or have received in the beginning, Stocke of Rents oweth to Stocke.

8 For Wares or Merchandizes, that you have received by Commission to sell for another, you are to enter them

in

in the Booke of Factories, with the charges thereupon.

9 For money due to your Principall presently by you; Stocke oweth to your Principall his Account Currant.

10 For money due to your Principall at time: Stocke oweth to him his Account of time.

11 For such goods as your Factor hath remaining of yours; those goods in the hands of such a Factour owe to Stocke.

12 For money owing you by your Factour presently due, such a Factour my Account Currant oweth to Stocke.

13 For money owing to you by your Factor, at time; such a Factour my Account of time, oweth to Stocke.

14 For the goods remaining with you, for the Account of Company; such goods oweth to Stocke.

15 For that money which another hath in Company with you; Stocke oweth to such an one his Account with me in Company.

16 For the money which you have with another in Company; such an one my Account with him in Company oweth to the Stocke.

But if you will enter the former parcels, without keeping an Account of Stocke, to the intent your estate bee not knowne; then instead of Stocke, put the Account of Money or *Cash*, making all that which belongs unto you, debteur to *Cash*: and contrarily, *Cash* debteur to all those, to whom you are indebted: and then the ready money that you have at the beginning, is not to be entred till you disburse the same, then you are to make *Cash* debteur.

*Of Receiving goods by a Commission
as a Factour.*

When you receive goods by Commission as a Factor, you shall enter them in the Booke of Factories, on the left hand with the charges of them; and when you sell those, or any of those goods, you shall

shall write them sold, on the right hand in the booke of Factory.

1 And then first, in stead of making the Buyer debtor to the goods of such a Merchant, you shall make the Buyer debtor to such a Merchant his Account Currant if you sell them for ready money.

2 If you sell them for time, then make the Buyer debtor to such a Merchant his Account of time.

3 And if you buy goods for a Merchant, you shall make him debtor to the seller; viz. his Account Currant, if you buy them for ready money.

4 And if you buy goods for a Merchant for time, then make such an one his Account of time, Debtor to the Seller, writing those goods bought in the booke of Factory on the left side with the charges thereupon made.

5 And when you send him those goods, you shall write them on the right side of the booke of Factories.

6 And this Account Currant shall be made Debtor to the Cash for the Charges, and to Profit and Losse, for your provision, as well for the goods you have sold, as for those you have bought and shipped.

7 If you receive Merchandizes by Commission or Factor-ship, you couch them in the booke of Factor-ship with the expences.

8 And when you sell them for ready money, Cash oweth unto the Merchant, who owes the goods his Account Currant, and in the booke of Factour-ship, write, that such goods are sold.

9 When you sell them for Credit, the Buyer oweth unto the Merchant to whom the goods belong, his Account for time, and in the booke of Factory, you write them to be sold

10 And then when you receive the money, Cash oweth unto the Buyer; and then the Merchant his Account for time, oweth to his Account Currant.

11 If you sell halfe for ready money, the rest for Credit, the Buyer oweth unto the Merchant his Account Currant, and then cash oweth unto the Buyer.

12 If you couch in the Booke, the expences thereupon made, and your provision, the Merchant his Account Currant oweth to the *Cash*, and to *Profit* and *Losse* for the provision.

13 If you send him money and goods, the Merchant his Account Currant oweth to the *Cash*, and unto the goods.

14 If you send goods into another Countrey; you couch them in a Booke of Factour-ship, therein adding by what mariner, and to whom you have sent them.

*Of Shipping and sending goods by Commission
to a Factour.*

WHen you send goods by Commission to a Factor, you shall make those goods in the hands of such a Factor, Debtour to the particular goods sent him: and when hee writeth to you of the sales of them, you shall make him Debtour to the goods which you have sent; *viz.*

1 Such an one my Account Currant, for so much as he hath sold for ready money, is Debtor: and,

2 Such an one my Account of time for the goods hee hath sold for time, is Debtor.

3 And if he send you any money in paiement, you shall make him whom he hath appointed to pay you, Debtor to such an one my account Currant.

4 And if you send him by Commission goods for the account in Company; you shall doe as is afore-taught, onely adding this word, *in Company*; *viz.* the goods in the hands of such an one in Company; such an one my account Currant in Company: such an one my account of time in Company.

5 But if you will not keepe an account of time, you shall put it to the account Currant, as well the debts which are to be received, as the ready money received.

6 Or if you send goods by Commission to a Factor;
Cargazon,

Cargazon, or voyage from such a Towne, oweth unto the goods.

7 If you Register the expences that you have thereupon made, the said *Cargazon* or Voyage oweth to the *Cash*.

8 When you are advertized that the said goods are received, the goods in the hands of such an one oweth to the *Cargazon* or Voyage.

9 If you are advertized, that the said goods, or part of them, be sold, such an one my Account Currant, oweth to the goods in the hands of himselfe.

10 If you Register the expences made thereupon, the goods in the hands of him, oweth to such an one my Account Currant.

11 If you receive goods or money of your Factour, by Returne, the goods and *Cash* owe to such an one my Account Currant.

How a Faclor that trades for many matters, should keepe his Bookes of Accounts.

YOU must understand that here if you receive goods or money by Factourship or Commission, making simple their Accounts, without either adding for time or Currant, if it bee not that you receive some part for Factories; and if that you sell goods for ready money, and for Credit, for them you keepe an Account for time and Currant, as wee have taught in the former Chapter under the title of Receiving goods by Commission or Factourship. As,

1 First, The goods that you receive of every one at times, you couch them in a booke of Factory, with the expences thereupon made; otherwise, the goods belonging to such persons, oweth to the said persons, for so much as you receive of every one.

2 And for the money that you receive of every one, *Cash* oweth to such persons, for so much as you receive.

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3 When

3 When you sell goods for ready money, *Cash* oweth unto the goods belonging to such persons ; otherwise, *Cash* oweth to such persons to whom the goods belong in Company and you couch in the booke of Factourship, that the goods be sold.

4 And when you buy goods for any one, the goods belonging to such persons, owe to the *Cash* : Otherwise the person oweth to the *Cash* : and you couch in the booke of Factourship that the goods are bought.

5 When you buy some goods for your Masters, for other goods and money ; that which you buy, oweth to the *Cash*, and to the goods that you deliver in barter ; Otherwise, the goods that you buy, oweth to the *Cash* for all the summe, and then *Cash* oweth to the goods that you deliver : Otherwise, hee for whom you buy, oweth to the *Cash* for money that you paid : Couching in the Booke of Factourship, that the goods are bought and sold.

6 When you sell goods for other goods and money, the goods that you buy, and *Cash*, oweth unto the goods that you sell. Otherwise, *Cash* oweth unto the goods that you sell for the totall summe ; and then the goods that you buy, owe to the *Cash*. Otherwise, for the money that you receive, *Cash* oweth to him to whom they doe belong : Couching in the booke of Factourship, that the goods are bought and sold.

7 And when you deliver them goods and money, then such persons owe to *Cash*, and unto the goods that you have delivered them. Otherwise, such persons owe to the *Cash*, couching in the booke of Factourship, that such goods have bin delivered them.

Of

*Of receiving and paying Money
for Interest.*

When you have received money, in what manner soever it be, you must make *Cash* Debtor to him who hath paid, or caused to be paid unto you by another, or to him who hath lent, or caused the same to be lent unto you. And if you are to allow him Interest, or to abate him, you shall also make *Profit* and *Loss*: Debtor to him.

Contrarily, when you pay, lend, or cause to be paid or lent to another: you are to make him Debtor to *Cash*, or to him who hath paid or lent on your behalfe; and if you are to receive Interest, or to abate, you are also to make him Debtor to *Profit* and *Loss*: and first;

*Of taking money at Interest, for our selves,
for others, or for Company.*

HE who paies it, or causeth it to be paid at Interest for your selfe, or for another in your name, is Creditor.

And *Cash*, or he whom you cause to take it, is Debtor; and for the Interest, *Profit* and *Loss* is Debtor in particular, or in Company; or else he for whom you take it, and he who paies it, is Debtor: viz.

1 If you receive money at Interest, *Cash*, and *Profit*, and *Loss*, oweth to him who payes it.

2 If you retaine at Interest a debt already due; *Profit* and *Loss* oweth to him who paid it me at Interest.

3 If you receive money at Interest for Account of Company, *Cash*, and *Profit*, and *Loss*, in Company owe to him who payes it at Interest.

4 If you take money at Interest, and let another receive it in payment; he whom you cause to receive it, and *Profit* and *Loss*, oweth to him who payes it me.

5 If

5 If you take money at Interest for another, to the end to buy goods for him; *Cash* for the receipt, and hee for whom you take it at Interest owes to him who payes it at Interest.

6 If you take money at Interest for another, to the end to retaine it with you for him in Company: he for whom you take it, oweth to him who payes it at Interest, and all other *Cash* oweth to him for whom you take it, his Account with me in Company.

7 If one take up money for you, to the end to buy goods for you, he who takes it up for me at Interest, and *Profit*, and *Losse*, oweth to him who payes it.

8 If another takes money at Interest for you, to the end to keepe it with him for you in Companie, such an one my Account with him in Companie, and *Profit* and *Losse* owe to him who payes it.

9 And if himselfe had paid it for you at Interest, which he retaines for you in Companie; such an one my Account with him in Companie, and *Profit* and *Losse* owe to himselfe his Account for time, or to his particular Account.

10 And when the time is expired, that you restore his money, with the Interest of it; such an one his Account for time, or his particular Account, oweth to the *Cash*.

Of delivering money at Interest, be it for our selves, for other, or for Company.

HE to whom you deliver, or cause to bee delivered at Interest, be it to himselfe, or to another in his behalfe, is Debtor; and *Cash*, or he who delivers it, is Creditor; and for the Interest, *Profit* and *Losse*, particular, or in Companie, or he for whom you delivered it, and for whom you paid it, is Debtor. *viz.*

1 If you pay to any one Interest money; such an one oweth to the *Cash*, and to *Profit* and *Losse* for the Interest.

2 If you cause any one to receive money at Interest of another

another who owes it you ; he whom you authorize to receive it at Interest, oweth to him who paies it him in your behalfe, and to *Profit* and *Losse* for the Interest.

3 If you relinquish the Interest of a debt to any one, being already due, hee to whom you relinquish, oweth to *Profit* and *Losse* for the Interest.

4 If you deliver money at Interest to any one for Account of the Companie; he to whom you deliver it at Interest, oweth unto the *Cash*; and to *Profit* and *Losse* in Companie.

5 If you deliver mony at Interest to any one for a Merchant to whom you are Factor or Correspondent; hee to whom you deliver the money at Interest, oweth unto the *Cash*, and to the Merchant to whom it belongs, his Account Currant for the Interest. Otherwise, hee to whom you pay it, oweth unto the *Cash*, and unto the said Merchant his Account for time for the Interest; and then his Account Currant oweth to his Account for time, for as much as you pay at Interest.

6 When as the time is expired, and you receive it againe, *Cash* oweth unto him who hath had it at Interest; and then the Merchant whom it concerneth, his Account for time, oweth to his Account Currant for the Receipt.

7 When another paies money at Interest for you, with whom you have an Account Currant; such an one who paies for mee at Interest, my Account Currant, oweth to *Profit* and *Losse* for the Interest. Otherwise, such an one who paies it for me at Interest, oweth to the Account Currant.

8 If the time be expired, and he hath received the mony; such an one my Account Currant, oweth to himselfe my Account of time.

9 If you pay money at Interest to another for your selfe, to the end to keepe it with you in Companie for the summe; such an one my Account for time, oweth to his Account with me in Company, and to *Profit* and *Losse* for the Interest.

10 When the time is expired, and that he pay the money

ney with Interest, Cash oweth to such a one my account for time.

*Of all sorts of Buying and Barters for
your selfe.*

ALL that you buy in any kinde for your selfe is Debtor to the Seller. And the Seller afterwards Debtor unto that, whereby hee is paid, or caused to be paid, be it to him or to another on his behalfe.

But if the Barter or exchange be equall, there you may interpose Cash, because in not rendring an account to the Seller: In your Lidger you may put the goods you receive, Debtor to Cash; and Cash Debtor to the goods you deliver: or the goods you receive, Debtor to the goods you deliver, without interposing Cash at all.

Viz.

1 If you buy goods for ready money, those goods owe to the Cash.

2 If you buy goods for time; those goods owe unto the Seller.

3 If you buy goods to pay at divers times, those goods owe to the Seller.

4 If you buy goods halfe for ready money, and halfe for time; those goods owe unto the Seller: and afterward the Seller oweth unto Cash when hee receiveth the same.

5 If you buy goods for other goods of the same value; the goods bought, owe to the goods sold, and delivered in paiement.

6 If you buy goods for other goods, and for ready money; the goods bought, owe unto Cash for the whole summe: and after Cash oweth unto the goods which you have delivered to the Seller for the value of them: Otherwise the goods bought owe to the Seller, and the Seller oweth to Cash.

7 If you buy divers kinds of goods for ready money, and

and other goods to be delivered by you : the goods bought by you, owe to Cash, afterward Cash oweth to the goods which you have delivered to the Seller. Or the goods which you buy, owe to the Seller; and contrarily he oweth to Cash, and to the goods which you have delivered him.

8 And if you buy goods for other goods, ready money, and time; the goods bought owe to the Seller; and afterward hee oweth to Cash for the goods to him delivered.

9 If you buy divers sorts of goods, to pay part in other goods, part money, and the rest at time; those goods which you buy, owe to the Seller, and afterward he oweth to the goods and to Cash for the ready money paid to him.

10 If you buy goods for anothers Bond, and readie money; the goods bought owe to Cash; and after Cash oweth to him by whom the Bond was due for the monie thereof: or else the goods bought oweth to the Seller, and afterwards hee oweth unto Cash, and to him for whom the Bond was due.

11 If you buy goods for ready money; and Bills of exchange charged by you on another; the goods which you buy owe unto Cash for the whole summe; and afterwards, Cash oweth unto him, on whom the Bills of exchange, were charged for the value of it.

12 If you buy divers sorts of goods for ready money, and Bills of exchange, by another accepted, and payable to you; the goods bought, owe unto Cash; and afterwards Cash oweth to him who accepted the Bills of exchange: Or the goods bought, oweth to Cash, and to him who accepted the Bills.

13 If you buy goods for ready money, and Bills of exchange, charged by you on another with losse; the goods bought owe to Cash for the whole summe; and afterwards Cash, and *Proffe*, and *Losse* owe unto him, upon whom you tooke up the Bills of exchange; Or else the goods bought, owe to the Seller for the whole: and af-

terward he oweth to *Cash* for the money paid him ; and to him on whom the Bills were charged for the rest ; or you may make mony, and him on whom the bills were charged, Creditor to the goods bought immediately.

14 If you buy goods for time, rebating the Seller afterwards, the goods bought, owe unto the Seller, and afterwards the Seller oweth unto *Cash*, and *Profit*, and *Losse*.

15 If you buy goods to pay for them by Assignation, the goods bought, owe unto him upon whom you make the Assignation.

16 If you buy goods for ready mony, and deliver them to another in payment ; he to whom you deliver them in payment, oweth to *Cash*; or the goods owe to *Cash*: and then hee to whom you deliver them in payment, oweth unto those goods.

17 If you buy goods for time, and deliver them to another in payment, hee to whom you deliver them in payment, oweth to the Seller: Or else you may interpose the Account of those goods in the last note.

18 If you buy goods, halfe for ready money, and the rest for time, and deliver them incontinently to another in payment: he to whom the goods are delivered in payment, oweth unto the Seller, and the Seller oweth to the *Cash* for the summe paid him.

19 If you buy goods for ready mony, and deliver them to another, with gaine thereupon made ; hee to whom you deliver them, oweth to *Cash*, and to *Profit*, and *Losse*, or else the goods owe to *Cash*, and afterwards, he to whom you deliver them, oweth to those goods for the whole summe.

20 If you buy goods for time, and deliver them to another with gaine, he to whom you deliver them, oweth to the Seller, and to *Profit* and *Losse*.

21 If you buy halfe for ready money, and the rest for time, and deliver them to another with gaine ; hee to whom you deliver them, oweth to the Seller, and to *Profit* and *Losse*: And then the Seller oweth to *Cash*, when the money is paid him.

22 If you buy goods for time, and deliver them to another with losse, he to whom you deliver them, and *Profit* and *Losse*, owe unto the Seller.

23 If you buy goods for ready money, and a Bill of exchange, which you charge vpon any one, and deliver them to another with *Profit* and *Losse*; he to whom you deliver them, oweth to *Cash*, and afterward *Cash* to him on whom the Bill of Exchange was charged, and to *Profit* and *Losse*.

24 If you buy the halfe of a Ship, *viz.* halfe for ready money, and the rest for time; such part of the Ship oweth to the Seller, and afterward the Seller oweth unto *Cash*.

25 If you buy a Bill or Bond with ready money for gaine, he that oweth the money of the Bill or Bond, oweth unto *Cash*, and to *Profit* and *Losse*. *This is in use in other Countries, though not here.*

26 If you buy a house for ready money, from whom are issuing some Rents to be paid by you: The house bought, oweth to *Cash*, and Capitall Rents.

27 If you buy a house halfe for ready money, the rest for time, and from thence are issuing some Rents paiable by you: The house bought, oweth to the Seller, and to the Stocke of Rents, and afterward the Seller oweth to *Cash*.

28 If you buy goods, halfe for ready money, and the rest at Interest; The goods bought, owe unto the Seller for the whole summe, and the Interest; and afterward, the Seller oweth unto *Cash*; or else the goods bought, and *Profit* and *Losse*, owe to the Seller, and afterward hee oweth to *Cash*.

29 If you buy goods, for which you promise to deliver other goods, the goods bought, unto the seller.

30 If you buy goods, part for ready money, the rest by assignation: The goods bought, owe unto the seller; and afterward the seller oweth unto *Cash*, and to him on whom you make the Assignation. Otherwise, the goods bought, owe unto *Cash*; and afterward the *Cash* oweth un-

to him, upon whom you make the Assignment.

31 If you buy goods, part for ready mony, part by assignation, and the rest for time; the goods bought, owe unto the seller, and afterwards, he oweth unto *Cash*, and to him on whom you make the Assignment.

32 If you buy goods, to bee after delivered unto you, the Account of deliverance oweth unto the seller.

33 If you buy goods to bee delivered unto you, and pay ready money by way of Interest: Account of deliverance oweth unto the seller, and afterward hee oweth to *Cash*.

34 If you receive the goods so bought, upon delivery, the goods received owe to the Account of deliverance.

35 If the goods bought upon delivery, being received, amount to more than you have charged in your booke, because you have received a greater quantitie than the agreement was made for; the goods owe to the Account of deliverance; and afterward, deliverance oweth to the seller for the over-plus.

36 If the goods bought upon delivery being received, and mount to lesse than you have charged in your Booke; because you receive a lesse quantity than the Contract was made for, the goods owe to deliverance; and the seller oweth to deliverance for so much as is wanting.

37 If you buy goods; and receive them upon condition or wager, the goods owe to the seller, or him that made the wager or condition with you.

38 If you buy goods, halfe for ready money, the rest upon wager or Condition; the goods owe unto the seller, and afterward he oweth to the *Cash*.

39 If you buy goods upon adventure or hazard of the Sea, the goods owe unto the seller.

40 If you buy goods halfe for ready money, the rest upon Fortune or hazard of the Sea. The goods owe unto the seller, and afterward he oweth to *Cash*.

41 If you buy goods which you have received in Companie at a lesse price than they cost; or Ware put in partner-

partnership, because your partner will give over his part: The seller his Account in Companie, oweth to the goods in Companie, even as if he had received them out, at the price they cost. And afterwards, the particular goods oweth to the seller.

42 If you buy goods halfe for ready money, the rest for time, which you have formerly received in Companie at a greater price than they are charged in the Account; The seller his Account in Company, oweth to the goods in Companie; and then the particular goods received, owe to the seller for so much as they cost you: Afterwards, he oweth to Cash; for so much as you pay him thereupon.

*Of all sorts of Sales and Barters for
your selfe.*

YOU are to make the Buyer, Debtor to that which you sell, in what nature soever it be. And afterward, the Buyer himselfe, Creditour by that which hee paieth, or causeth to be paid, bee it to you or another in your behalfe. Or else, if the Barter bee equall, you may make Cash Debtor to the goods that you deliver, and the goods that you receive, Debtor unto Cash.

1 If you sell goods for ready money, Cash oweth unto the goods sold.

2 If you sell goods for time, the Buyer oweth unto the goods sold.

3 If you sell goods for ready money, the rest for time, the buyer oweth unto the goods; and afterwards, Cash oweth unto him for the summe received of him.

4 If you sell goods, or barter for other goods of the like value; the goods which you receive, owe unto the goods which you deliver in exchange or barter.

5 If you sell goods for other goods and money; the Buyer oweth unto the goods delivered; and afterwards, Cash, and the goods received by you, owe to him: Or else Cash oweth unto the goods sold; and then the goods
received

received by you, owe unto *Cash*.

6 If you sell divers sorts of goods for other goods and money, *Cash* oweth to the severall goods sold; and afterwards, the goods which you receive, owe to the *Cash*: Otherwise, the Buyer oweth unto the goods to him sold, and then *Cash*, and the goods received, owe unto him.

7 If you sell goods for a bond or bill of debt, or money; *Cash* oweth to the goods sold; and then hee that oweth the bond, oweth unto *Cash*.

8 If you sell goods for divers sorts of other goods, and for part money, and the rest for time; the Buyer oweth unto the goods sold; and the *Cash* and severall goods, received by you, owe to the Buyer.

9 If you sell goods for bills of Exchange, which you are to send to any one; he to whom the Bills of Exchange are sent, oweth unto the goods sold: Or else the buyer oweth unto the goods sold: And then hee to whom the Bills of Exchange are sent, oweth unto the buyer.

10 If you sell goods for other goods and money, and for Bills of Exchange, that you are to send to any one with gaine, the buyer oweth unto the goods sold; and afterwards, the goods that you receive, *Cash*, and he to whom the Bills of Exchange are sent, owe to the Buyer: and also he to whom the Bills of Exchange are sent, oweth to *Profit* and *Losse* for the gaine.

11 If you sell goods for other goods, ready money, and some Bill or Bond, whereby you make profit, the Buyer oweth to the goods sold; and afterward, the goods that you receive, *Cash*, and he who owes the Bill or Bond, owes the Buyer: and likewise he who oweth the Bill or Bond, oweth to *Profit* and *Losse* for the gaine.

12 If you sell goods for time, and after you are abated of the summe due to you; the buyer oweth to the goods sold, and afterward, *Cash*, and *Profit*, and *Losse*, owe to the Buyer.

13 If you sell goods for ready money and leave the same to be received by another in satisfaction of money owing by you: *Cash* oweth unto the goods sold, and then

then hee to whom you leave the same to receive, oweth to Cash; or else he who is to receive the same in satisfaction, oweth to the goods sold.

14 If you sell goods for ready money; and retaine part thereof, leaving the rest to bee received by another Creditor in full payment; Cash oweth unto the goods sold, and then hee, who is to receive the rest, oweth to Cash; Otherwise, the Buyer oweth unto the goods sold; and afterwards, the Cash, and hee who receives the remainder, oweth to the buyer.

15 If you sell goods for ready money, and leave the same money to another to take at Interest, he who taketh it at Interest, oweth unto the goods, and to *Profit* and *Losse*; or unto the goods for Interest; and after, the goods owe unto Cash, and to *Profit* and *Losse*.

16 If you sell goods for ready money, whereof you receive halfe, and leave the rest for another to take at Interest, Cash oweth unto the goods; and afterwards, he who tooke it at Interest, oweth to Cash, and to *Profit* and *Losse*.

17 If you sell some part of a Ship, the halfe for ready money, and the rest for time, the buyer oweth to the part of the Ship: and after Cash oweth to him for so much as he payeth.

18 If you sell a Bill or Bond for ready money, losing thereby, Cash, and *Profit*, and *Losse*, owe to him who oweth the Bill or Obligation.

19 If you sell a house for ready money, from which issue some rents, which the buyer takes upon him to pay; Cash and Stocke of Rents owe to the house.

20 If you sell a house, halfe for ready money, and the rest for time, from which issues some Rents which the Buyer takes upon him to pay: the buyer and Stocke of Rents owe to the house, and then Cash oweth to him.

21 If you sell a house, part for ready money, and retaine a part for Rents or Interest, from which issues, besides some Rents which the Buyer taketh upon him to pay, the buyer and Stocke of Rents, owe to the house,
and

and the *Cash*; and Stocke of Rents owe to him.

22 If you sell goods for ready money, and part for bills of exchange delivered, which you are to send to any one with gaine, the rest for time; the Buyer oweth to the goods sold; and then the *Cash*, and hee to whom the Bills of exchange are sent, owe unto the Buyer, and also hee oweth to *Profit* and *Losse* for the gaine.

23 If you sell goods to deliver afterwards, the Buyer oweth to the Account of deliverance.

24 If you sell goods to deliver, and receive ready money, the Buyer oweth to the Account of deliverance, and the *Cash* oweth to him.

25 If afterward you deliver the goods, the Account of deliverance oweth to the goods.

26 If you deliver more goods than was contracted for, deliverance oweth unto the goods, and then the buyer oweth to the Account of deliverance.

27 If you deliver lesse quantity than was contracted for, deliverance oweth unto the goods, and to the buyer.

28 If you sell goods upon Condition or Wager, the Buyer, or hee that maketh the Wager, oweth unto the goods.

29 If you sell goods, halfe for ready money, the rest upon Condition or Wager; the buyer oweth unto the goods sold, and then the *Cash* oweth unto him.

30 If you sell goods upon the adventure, or hazard of the Sea, the buyer oweth unto the goods sold.

31 If you sell goods, halfe for ready money, the rest for time, and leave the halfe which you ought to have received, to the buyer in Companie. The buyer oweth unto the goods sold; and then my Account with him in Companie, oweth to the buyer for the Moitie.

*Of all sorts of buying and barthers for another, and
of buying by another for your selfe.*

YOU are to make the goods appertaining to such an one for whom you buy them, Debtour unto the Seller. And afterwards, when you send them him, you are to make him Debtour unto the goods appertaining unto him, as also to the Cash for charges, and to *Profit* and *Losse* for your provision or fallery. Otherwise you are to make him, for whom you buy them, Debtor unto the seller. And in the booke of Factory, upon the left hand, write that which you have bought for him, with the charges thereupon; and then in sending them unto him, you are to make him Debtour unto Cash for the expences, and to *Profit* and *Losse* for your provision. And upon the right side of the said booke, you are to write by what ship you send them unto him. When another buyes any goods for you, if hee send them incontinently, you must make the goods Debtor to him, and if he send them not so quickly, you must make the goods in his hands Debtor to him.

1 If you buy goods for another, and pay for them presently; the goods appertaining to such an one owe unto Cash.

2 If you buy goods for another for time, the goods belonging to such an one, owe unto the seller.

3 If you buy goods for another, halfe for ready money, and the rest for time, the goods appertaining to such an one, owe unto the seller, and the seller oweth unto Cash for so much as you pay him.

4 If you send him the said goods, upon which you have paid charges, and take provision, such an one oweth to the goods to him belonging, to the Cash for the charges, and to *Profit* and *Losse* for your provision.

5 If you buy goods for another for ready money, sending them presently upon which you have made expences and provision; such an one oweth to Cash for the

price of the goods, and the charges of them, and to *Profit* and *Losse* for your provision.

6 If you buy goods for time, and send them him presently, having paid charges thereupon, and taken your provision; such an one oweth to the seller for the bargain, and to *Cash* for the charges, and to *Profit* and *Losse* for your provision.

7 If you buy goods for another, halfe for ready mony, the rest for time, and send them unto him presently, having paid thereupon charges, and taken your provision; Such a one oweth to the Seller for the goods bought; To the *Cash* for charges, and to profit, &c. for your provision, and afterward the Seller oweth to the *Cash*.

8 If you buy goods for another for ready money, and advance the money unto him, so that he is to pay you the Interest thereof; the goods belonging unto him owe to the *Cash*, and he himselve oweth to profit and losse, for the Interest thereof.

9 If you send them to his Factor according to his advice, he for whom you send the goods, oweth to the goods belonging unto him, to the *Cash* for the charges, and to profit and losse for your provision.

10 If another hath bought goods for you, and sends them pretently; the goods received by you, owe to him that sends them to you for so much as they cost him, with all charges cleere aboard.

11 If another hath bought goods for you, which hee retaines yet with himselve, the goods in the hands of such a one, oweth to him who bought them.

12 If afterward you receive the said goods; the particular goods received owe unto the goods in the hands of such a one.

13 If another buyes for you with ready money, with whom you will keepe an account currant, and account for time, or else to some one to whom you are as a Correspondent, which goods you receive instantly; the goods received, owe to him which sent you them my Account Currant.

14 If another buyes goods for you at time, which you receive presently, the goods owe to such an one my Account of time.

15 If when that the time is past, and that he hath paid for them, such an one my Account of time, oweth to his my Account Currant.

16 If another buy goods for you, halfe for ready money, the rest for time, which you receive presently; the goods received, oweth to such an one my Account of time; and then his my Account of time, oweth to his my Account Currant, for the moiety.

17 If another buyes goods for you with ready money, which he retaines yet with him, the goods in the hands of such an one, owe to his my Account Currant.

18 If another buy goods for you, halfe for ready money, and the rest for time, which you receive not presently from him; the goods in the hands of such an one, oweth to his my Account of time for the whole summe; and then his my Account of time, oweth to his my Account Currant, for as much as hee hath disbursed for you.

19 If afterwards you pay that which he hath disbursed for you, be it to himselfe, or to another in his name; such an one his Account Currant oweth to the *Cash* for so much as you have paid, either to himselfe, or to another in his name.

20 If another buyes goods for you with ready money in paiment of that which you demand of him, and sends them presently, the goods owe unto such an one my Account Currant for the goods bought, with the charges, and his provision.

21 If you buy goods for any one with whom you will keepe an Account Currant, and for time; and for such an one his Account Currant who serves you as a Factour or Correspondent; Such an one his Account Currant oweth to the *Cash* for the goods bought, putting the goods, for memorie, in the booke of Factourship, and adding by what Ship you send them, with the expences and charges thereupon.

22 If you send unto him the said goods, such an one his Account Currant oweth to the *cash* for his charges, and to *Profit* and *Losse* for the provision, putting the goods on the right hand in the booke of Factourship, and adding by what Ship they are sent.

23 If you buy goods for any one for credit; such an one his Account of time oweth unto the Seller, and putting the goods in the booke of Factourship, as afore-said.

24 If when the time is past, and that you pay it for him, the Seller oweth to the *cash*, and then such an one his Account Currant, oweth to himselfe his Account of time.

25 If you buy goods for another, halfe for ready money, the rest for time; such an one his Account for time, oweth to the Seller for the whole summe; and then the Seller oweth unto the *cash*; and such an one his Account Currant oweth to himselfe his Account of time.

26 If he payes either to you, or another in your name, that which you have disbursed, *cash*, or he to whom hee payes in your behalfe, oweth to such an one my Account Currant.

27 *Note*, That you put *Such an one my Account*, and not *his Account*, to the end that you may understand, that which you sell for the Account of some one, or that which hee buyes for you, ought to be put Creditor for his Account, since that he is the demander, both of the one and the other; and on the other side Debtour for so much as you have satisfied him. *Contrarily*, that which you buy for the Account of any one, or that which hee sells for you, it is expedient that you put him Debtour, for both the one and the other; and on the other side Creditor for so much as he hath satisfied you.

28 If you buy goods for another for ready money in payment of what hee can demand of you, and you send them to him presently; such an one his Account Currant, oweth to the *cash* for the bought goods, and the charges of them; and also to *Profit* and *Losse* for your provision.

29 If you buy goods for another, for money and goods which belong unto you, such an one his Account Currant oweth to the *Cash*, and unto the particular goods sent.

30 If you buy goods for another, for money and a bill of Exchange charged upon him; such an one his Account Currant oweth to the *Cash* for the whole summe, and then the *Cash* oweth to such an one his Account Currant, for so much as you charged upon him by Exchange.

31 If you buy goods for another for goods and money, and goods appertaining to him selfe; such an one his Account Currant, oweth to the *Cash* for the money that you pay, writing upon the booke of Factory, that his goods have beene truck'd and bartered away.

32 If you buy goods for any one, for money and goods belonging unto you, and for goods in Company; such an one his Account Currant, oweth to the *Cash*; unto the particular goods, and unto the goods in Company.

33 If you buy goods for any one, for other goods appertaining to him, and that the Seller paieth an over-plus of money unto you, *Cash* oweth unto such an one his Account Currant, writing in the booke of Factourship what goods you have received, and delivered in barter.

34 If you buy goods for another for money and goods belonging unto the rest for time; such an one his Account for time, oweth unto the Seller, for so much as there remains owing; and such an one his Account Currant, oweth to the *Cash*, and to the particular goods delivered unto him, or sold of mine owne.

35 If you buy goods of another, for goods appertaining to him, and that for the over-plus of the goods delivered, you are to retaine part money, with the rest for time, the which when you have made, the Barter oweth unto the Merchant interess'd his Account of time, for the goods to him delivered. And then the *Cash*, and his Account for time, owe to him with whom you exchanged, for the goods and money to you delivered and paid. And moreover, the Merchant his Account for time, oweth to his

his Account Currant for the money received, writing in the booke of Factorie what goods you have received and exchanged in his behalfe:

36 If when the time is expired, you receive the rest, *Cash* oweth to him who paies you, and the Merchant whom it concerneth, his Account of time oweth to his Account Currant.

37 If you buy goods for ready money for another, which you have received in Companie with him who hath put them there, for 3^l. lesse than there is upon the booke of the Companie, to pay halfe ready money, the rest for time, because that the Seller left the Companie, and gave over the partnership: First, the Seller his Account in Companie, oweth unto the goods in Companie, even as if hee withdrew them out; and then hee for whom the goods were bought, his Account of time oweth unto the Seller for the bargaine: Moreover, the Seller oweth to the *Cash* for the halfe to him paid; and hee for whom the goods were bought, his Account Currant, oweth to himselfe his Account of time, for the paiement to him made.

*Of all sorts of sales and barter: for another,
or of the sale of another for your selfe.*

YOU are to make the buyer Debtor unto the goods belonging to such an one; afterwards, the goods Debtour to him whom they concerne or belong unto; else put the buyer presently Debtor to him to whom they belong, provided, that you write in the booke of Factorie that they are sold.

When another sells any thing for you, you are to put him Debtour unto the goods that hee hath in his hands.

Note, that you must make a difference betwixt *his*, and *my Account*, (that is to say) all that you receive and pay for any one, or that which he buyeth and disburseth for you, for all which you are to put Creditor; Such an one my Account,

Account : As also you are to make him Debtor when you pay the same, either to him, or another in his name.

And on the contrary, for all that which another sells or receives for you, or that which you buy or disburse for him, you are to put Debtor, *Such an one his Account* : As likewise you are to make him Creditor, when either hee, or any one in his behalfe, paies the same. And his title is thus set downe ; *Such an one my Account*, and, *Such an one his Account with me in Faſtourſhip*.

Or, in keeping of Accounts, you are to put, *Such an one mine*, and *his Account of time*, for the debts which are yet to pay. And, *Such an one mine and his Account Currant*, for the ready money. As for example,

1 If you sell goods for another, for ready money, *Cash* oweth unto the goods appertaining to such an one.

2 If you sell goods for another for time, the buyer oweth unto the goods appertaining to such an one.

3 If you sell goods halfe for ready money, for another, the rest for time, the buyer oweth unto the goods appertaining to such an one ; and the *Cash* oweth to the Buyer for the ready money received.

4 If when the goods are sold, you will put them to the account of him who sent them unto you ; the goods appertaining to such an one, owe to the *Cash* for the charges ; and to *Profit and Losse* for your provision, and to his Account Currant for the rest.

The aboveſaid in another manner.

5 If you sell goods for another, for readie mony, *Cash* oweth to such goods ; and then such goods owe to him who hath sent them unto you his account Currant.

6 If you sell goods for another for time, the buyer oweth to such good ; and then such goods owe to him who hath sent them his account of time.

7 If you sell goods for another, halfe for ready monie, and the rest for time ; the buyer oweth to such goods ; then such goods owe to him who sent them unto you, his account of time, and then *Cash* oweth unto the Buyer ; and his

his account for time oweth to his account Currant for the receipt.

8 If you will Register charges expended, and provision taken, such an one his account Currant oweth to the Charges, and to Profit and Losse for your provision,

The same likewise in another kinde.

9 If you sell goods for another for readie monie, *cash* oweth to him to whom they belong, his account Currant; writing in the booke of Factorie, upon the right hand, that the goods are sold.

10 If you sell goods for another for time, the buyer oweth to him to whom they belong, his account of time, putting in the booke of Factorie, that the goods are sold.

11 If when you receive the money, *Cash* oweth to the buyer, and he to whom the goods belong, his account for time, oweth to his Account Currant.

12 If you sell goods for another, halfe for ready mony, and halfe for time, the buyer oweth to him whose goods they are his account for time, and then *cash* oweth to the buyer: and he who owes the goods, his account of time oweth to his account Currant for the receipt; putting in the booke of Factorie, that the goods are sold.

13 If another sels goods for you for readie mony, which are in the hands of him; such an one my account Currant oweth unto the goods in the hands of him.

14 If another sels goods for you for ready money, for which, a voyage, or voyages in the hands of such an one, is Debtor. Such an one my account Currant, oweth to the voyage or voyages in the hands of him.

15 If another sell goods for you for ready monie, for which such an one my Account of Merchandizes is Debtor, such an one my Account Currant oweth to him selfe my Account of Merchandize.

16 If another sels goods for you for time, for which the *Cargazon* in the hands of him, is Debtor, such an one my Account of time, oweth unto the *Cargazon* in the hands of him.

17 If another sels goods for you, halfe for ready monie, the rest for time; for which parcell, Merchandize, in the hands of him, is Debtor; such an one my Account of time, oweth to the Merchandize in the hands of him; and then such an one my Account Currant, oweth to himselfe my Account of time.

18 If hee sends you goods in paiement, which he hath formerly bought for you; those goods owe to such an one my Account Currant.

19 If you sell goods for another, for other goods and monie, *Cash* oweth unto the Merchant to whom the goods belong, his Account Currant for the receipt, writing in the booke of Factorie what goods you have sold and received for his Account.

20 If you sell goods for another, for other goods and monie, which you presently send to him; upon the Receipt, *Cash* oweth to him to whom they belong, his Account Currant for the sale, writing in the Booke of Factorie, what goods you have sold and received for him: and write in the said Booke of Factorie, that you have sent the goods received, adding by what Ship you have sent the same.

21 And when you will enter the charges and your provision, the Merchant whom it concerneth, his Account Currant oweth to *Cash* for the charges, and to *Profit* and *Losse* for your provision.

The aforesaid in another manner.

22 If you sell goods for another, for other goods and money, the buyer oweth unto the Merchant who owes the goods, his Account Currant for the sale of the goods; and then *Cash*, and the Merchant his Account Currant, owe to the buyer, writing in the booke of Factory the goods that you have sold, and received for him. Otherwise, the buyer oweth unto the goods belonging unto such an one for the sale, and then *Cash*, and the goods belonging to such an one, owe to the buyer for the Receipt.

23 If you send him the goods received, they being entred in the booke of Factorie, you are to make onely

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the Merchant his Account Currant Debtor to *Cash* for the charges, and to *Profit* and *Losse* for your provision ; and you are to write in your booke of *Factorie*, by what Ship you have sent those goods. Otherwise, if those bee not put in the booke of *Factorie* formerly, then you are to make the goods sold, Debtor to his Account Currant; and after, his Account Currant, Debtor unto the goods received, and sent to him, and to *Cash* for the charges, and to *Profit* and *Losse* for his provision.

24 If you sell goods for another, for other goods and money, the rest for time, the Buyer oweth unto the Merchant who owes the goods his Account of time for the sale : and then *Cash* oweth unto the Buyer for the readie monie received ; and the Merchant his Account of time, oweth to himselfe his Account Currant for the monie received, writing the goods in the booke of *Factorie*.

25 If you sell goods for another, for readie monie, and goods, which you reserve for your owne Account, *Cash* oweth unto the Merchant whom it concerneth his Account Currant for the sale ; and then the particular goods received, owe to the *Cash*, writing in the booke of *Factorie* on the right hand.

26 If you sell goods for another, for monie and goods that you retaine with him in companie; *Cash* oweth unto the Merchant whom it concerneth, his Account Currant, for the sale ; And then the goods in Companie owe to the *Cash*; and the Merchant his Account Currant, to his Account in Companie for so much as he adventureth.

*Of all sorts of buying, exchanges, or
barters in Company.*

YOU are to write all that you buy in Companie, even as that you buy for your selfe, naming it in Companie; and if you keepe not a perfect account, you shall write no more than that which belongs unto you : But if you keepe a perfect Account, you shall enter the

the entire summe ; and then you shall enter such an one his Account with me in Companie, is Creditor for so much as his part is therein. And if he pay not all presently, you are to make his particular Account, Debtour, untill he hath paid it. But if hee keepe the Account, then you are to write, such an one my Account with him in Companie, Debtor; and the seller, *Cash*, or his particular Account, Creditor. *As for example.*

1 If you buy goods in Companie for readie monie, whereof every one paies his part, you not keeping a perfect Account, the goods in Companie owe to *Cash* for so much as belongs unto you:

2 If you buy goods in Companie for readie monie, whereof every one paies his part; and if you keepe a perfect Account, the goods in Companie owe to the *Cash* for the whole summe; and then *Cash* oweth to every one his Account with me in Companie for so much as they have paid; otherwise, the goods in Companie owe to the Seller for the whole summe, and then the Seller oweth to the *Cash*, and unto the parties their Account with me in Companie,

3 If you buy goods in Companie for readie monie, whereof every one paies his part, and your partner keeps a perfect Account; such an one my account with him in Companie, oweth to the *Cash* for so much as you have paid thereof.

4 If you buy goods in Company for time, you not keeping a perfect account, the goods in Companie, owe to the Seller, for as much thereof as belongeth to you.

5 But if you buy goods in Companie for time, and that you keepe a perfect Account; the goods in Companie owe to the whole summe; and your partner his Account of time, oweth to his Account with me in Companie.

6 If you buy goods in Companie for time, whereof their partner is to keepe a perfect Account; such an one my Account in Company, oweth to the Seller for as much as belongs to you.

7 If you buy goods in Company, halfe for ready monie, the rest for time, your partner keeping a perfect Account, the goods in Companie owe to the Seller, for as much as belongs unto you, and after ward, the Seller oweth unto Cash.

8 When you buy goods in Companie, halfe for ready monie, the rest for time, and that you are to keepe a perfect Account, the goods in Companie oweth to the Seller for the whole summe; and then your partner his account of time oweth to his Account with me in Companie for so much as belongs to him; and the Seller oweth unto the Cash, and to your partner his account of time for that which he paies.

9 if you buy goods in Companie, halfe for readie monie, the rest for time; and that your partner keeps a perfect account; Such an one my Account with him in Companie, oweth unto the Seller for that which belongs unto you; and then the Seller oweth unto Cash for that which you pay him.

10 If you buy goods in Companie for readie monie, paying the whole for you and your partner, hee keeping a perfect account; those goods in Companie owe to the Cash, for as much as belongs unto you; and your partner my account Currant, oweth to the Cash for as much as you disburse for him.

11 If you buy goods in Companie for readie money, paying the whole for your selfe, and your Partner, you keeping a perfect account; the goods in Companie owe to the Cash for the whole summe; and then such an one my Account Currant, oweth to his Account with mee in Company.

12 If you buy goods in Companie for ready money, you paying the whole; and that your partner is to keepe a perfect account; such an one my Account with him in Company, and my Account Currant owe to the Cash: that is to say, the Account Currant for that which you disburse for him, and the Account in Companie owe to him selfe for as much as belongs unto mee. Otherwise,
such

such an one my Account Currant, oweth to the Cash for the whole summe, and then such an one my Account with him in Company, oweth to himselfe my account Currant.

13 If you buy goods in Companie for readie monie, and that your partner pay the whole, the goods in Company owe to my partner his account for so much as belongs unto me.

14 If you buy goods in Companie for ready monie, and that you pay it all, you being to keepe a perfect account: the goods in Company owe to my partner his Account currant, and then his account currant, oweth to his account with mee in Companie for his competent portion.

15 If you buy goods in companie for readie mony, and that your partner paying all, is to keepe a perfect account; Such an one my account with him in company, oweth to himselfe my account currant for my competent portion.

16 If you buy goods in companie for readie monie, and you pay it all for you and your partner in taking his part at Interest, the goods in companie owe to the *Cash*, for that which belongs unto you; and such an one my account currant oweth to the *Cash*, and to *Profit* and *Losse* for the Interest.

17 If you buy goods, as abovesaid, and that your partner keepe a perfect account; such an one my account currant oweth to the *Cash*; and *Profit* and *Losse*: and then Such an one my account with him in companie, oweth to him my account currant.

18 If you buy goods in companie for readie monie, which your partner paies wholly, and that you keepe a perfect account, he paying the Interest; the goods in companie, owe to my partner my account currant for the whole summe, and then his account currant, oweth to his account with me in companie, for that which belongs unto him, and *Profit* and *Losse* oweth to his account currant for the Interest.

19 If you buy goods, as abovesaid, whereof your partner will keepe a perfect account; such an one my account with him in companie, oweth to his account currant for that which belongs unto me; and *Profit* and *Losse* oweth to his account currant for the Interest.

20 And if you buy goods in companie for readie monie, with whom you likewise keepe *Cash* in companie; the goods in companie owe to the *Cash* in companie.

21 If you buy goods in companie for other goods and monie; the goods in companie that you buy, owe to the *Cash* for all the summe; and then *Cash* oweth to the goods in companie that you deliver. Otherwise, the goods in companie that you buy, owe unto the Seller, and then the Seller oweth unto the *Cash*, and unto the goods in company, to him sold and delivered.

22 If you buy goods for other goods in Companie, and monie, the rest for Credit, the goods in companie that you buy, oweth unto the Seller, and then the Seller oweth unto the *Cash*, and unto the goods in company to him sold and delivered.

23 If you buy goods in companie for goods and monie belonging unto you, the goods in companie owe unto the Seller, and then the Seller oweth unto the *Cash*, and unto the partner, goods to him delivered.

24 If you buy goods in companie for monie and particular goods, whereof you keepe not *Cash* in companie, but you disburse for your partner in taking Interest, the goods in companie owe to the *Cash* for all the summe; and then *Cash* oweth to the particular goods which you deliver, and my partner his account currant oweth to his account with me in companie; and to *Profit* and *Losse* for the Interest.

25 If you buy some Stocke of another, which he hath in some companie; in giving him 30. or 40. in the hundred more than he hath in it; *Capitall* or Voyage of such a companie, oweth to the *Cash* for all that which you buy; provided, that you put within the lines in transporting unto the account, the pounds they pretend therein, and draw forth that which you pay.

Of

*Of all sorts of Sales, and Barters
in Companie.*

THat which you sell in Companie you are to write it, as if you sold it for your selfe; provided, that you name it in Companie; and being all sold, you must put the goods Debtor for the gaine to *Profit* and *Losse* in Companie: and then *Profit* and *Losse* in Company, Debtor to the *Cash* for the expences, or to him who shall have disbursed them: and to every one his account in Companie, for his part or profit; and if it be but one sort of goods being sold, you put them Debtour to the *Cash* for the expences, and to every one for his gaine, and to *Profit* and *Losse* particular for our gaines. *As for example:*

1 First, when you sell goods in Company for readie monie, *Cash* oweth unto the goods in Companie.

2 If you sell goods in Companie for credit, the Seller oweth unto the goods in Companie.

3 If you sell goods in Company halfe for ready mony, and the rest for credit, the Buyer oweth unto the goods in Company, and then *Cash* oweth unto the Buyer.

4 If you sell goods in Company, for other goods and money, the Buyer oweth unto the goods in Company to him delivered; and then *Cash*, and the goods in company by him received, owe to him: Otherwise, *Cash* oweth unto the goods in Company that you sell; and then the goods in companie that you receive, owe to the *Cash*.

5 If you sell goods in Company for readie monie, and a Bill of Exchange, delivered you, which you send to some, for the account of the companie, according to the direction of that bill; *Cash* oweth unto the goods in companie for the whole summe; and then such an one for account of the companie; oweth to the *Cash* for so much as the bill of Exchange sent him, amounts to: Otherwise the buyer oweth unto the goods in companie for the whole summe, and then hee to whom the Bill was directed, oweth to the buyer.

6 If you sell goods in companie for monie, and a Bill of exchange, which you send unto some other, according to the direction with gaine for the companie: *Cash* oweth unto the goods for the whole summe; and then such an one for account of the companie, unto whom the Bill is directed, oweth unto the *Cash*, and to *Profit* and *Losse* in companie for the profit.

7 If you sell goods in companie, and leave them to the buyer at Interest for the companie; the buyer oweth unto the goods in companie, and the *Cash*; and to *Profit* and *Losse* in company for the Interest.

8 If you sell goods in companie for credit, in rebating afterwards, the buyer oweth unto the goods in companie; and the *Cash*, and *Profit* and *Losse* in companie, owe to him.

9 If you sell goods in company for ready money, and let another receive the money at Interest: *Cash* oweth unto the goods in companie; and then hee whom you caused to receive the monie, oweth unto the *Cash*, and to *Profit* and *Losse* in companie; or else hee who receives the monie, oweth unto the buyer, and to *Profit* and *Losse* in Company for the Interest: Otherwise, the Receiver of the monie oweth to the goods in companie, and to *Profit* and *Losse*, or unto the goods in companie for Interest and all.

10 If you sell goods in companie for readie monie, and retaine the Company monies by you at Interest; *Cash* oweth unto the goods in companie, and to *Profit* and *Losse* in companie for the Interest: Otherwise, if you keepe *Cash* in companie, it oweth unto the goods in companie, and then *Cash* particular, oweth to the *Cash* in Company; and *Profit* and *Losse* particular, oweth to *Profit* and *Losse* in companie.

11 If you sell to another any Stocke that you have in companie, upon condition that you receive 30. or 40. *per cent.* more than you have in it; *Cash* oweth unto the *Capitall* or *Voyage* of such a companie for as much as you receive; provided, that in making transportation unto the

the Account of the Capitall, or Voyage of the Company; you put within the lines, pounds that you had in it, and then the same Capitall oweth to *Profit* and *Losse* for the gaine.

*Of receiving and buying money by bills
of Exchange.*

1 **I**F any one deliver you a Bill of exchange, which you send to another; you are to make him to whom you send it, Debtor to him that underwrit it.

2 Contrarily; if you deliver a Bill of exchange to any one, which you have taken up upon another, you shall make him to whom you deliver it, Debtor to him upon whom you have charged it.

3 When one accepteth a Bill of exchange which is sent to you, you are to make him who accepted the same, debtor to him who sent it you.

4 Contrarily, when you accept a Bil of exchange which one taketh upon you, you shall make him which charged it on you, Debtor to him to whom you accepted it.

5 When another on your behalfe remits a bill of Exchange upon any one, you shall make him on whom the Bill was remitted, Debtour to him who remitted it.

6 When another on your behalfe, chargeth bills of exchange on any one, you are to make him who charged it, Debtour to him on whom the same were charged to pay.

7 And if the bills be protested, you must, on the contrary, recharge the same backe againe; adding thereto, the charges of the protest.

Note. But you must remember to make a difference betwixt his Account and your Account. — As for example ---

All which another doth for you, you shall write it, *Such are on my Account.*

And contrarily, that which you doe for him, you shall
I write

write it, *Such are on his Account. viz.*

Such are on his Account Currant for the readie monie you have received or paid for him.

Such are on his Account of time for the debts which are to be received or paid for him.

Such are on my Account Currant for the ready money he hath received or disbursed for me.

Such are on my Account of time for the debts which he is to receive or pay for me.

Of taking and remitting by Exchange for our selves, for ether, or for Companie.

HE who remits or sends the Bill of exchange of any one, is Creditor; and hee who accepts it, or ought to pay it, is Debtor.

Heto whom you remit or send the Bill of exchange of any one, is Debtor; and hee who sends it you, is Creditor.

He who chargeth you, or causeth you to pay his bill of Exchange, is Debtor; and he for whom you accept it, or he that must pay it, is Creditor.

Hee upon whom you charge, or that you cause to pay some bill of Exchange, is Creditor; and he who hath received it, Debtor.

Hee who takes mony by exchange for you, is Debtor; and hee on whom hee cauleth it to bee charged, is Creditor.

Hee who accounts for monie by exchange for you, is Creditor: and heto whom he sends it, is Debtor.

Note if it be for Account of Companie, or for another, there you proceed as above said, except you couch it by his or my Account in companie; or else by his or my Account Currant.

--- Examples. ---

1 when any one sends you money by exchange, and you receive it presently, *Cash* oweth it to him who sends it mee.

2 When

2 When any one sends you monie by exchange, which is accepted unto you, hee who accepts it, oweth to him who sent it me.

3 When any one sends you mony by exchange for his Account, and that you receive it instantly; *Cash* oweth it him who sends it me his Account Currant.

4 When any one sends you monie by exchange for his Account, and that the bill is accepted, he who accepts it, oweth to him who sent it me, his Account of time.

5 When any one sends you monie by exchange for your owne Account, and that you receive it instantly, *Cash* oweth it to him who sends it mee, my Account Currant.

6 When any one sends you monie by exchange for your owne Account, and that the Bills be accepted for you, he who accepts the bills for me, oweth to him who sent them my Account for time.

7 When any one sends you monie by exchange for him and his Companie, and that you receive it presently, *Cash* oweth it him who sends it mee for his Account and of his Companie.

8 When any one sends you monie by exchange for his Account and his Companie, and that the bill be accepted, he who accepts it for me, oweth to such an one for his account, and of his Companie.

9 When any one sends you monie by exchange for you and your Companie, and you receive it presently, *Cash* oweth to such an one for Account of mee and of my Companie.

10 When any one sends you monie by exchange for you, and for your Companie, and that the Bill be accepted unto you, he who accepts it for me, oweth to such an one for account of me, and of my company.

11 When any one sends you monie by exchange, with *Profit*, and you receive it instantly, *Cash* oweth it to him who sends it me, and to *Profit* and *Losse*.

12 When any one sends you monie by exchange, with profit, and that the bills be accepted to you, hee who ac-

cepts it, oweth to him who sends me it, and to *Profit* and *Losse*.

13 When any one sends you monie by exchange, with losse, and that you receive it presently; *Cash*, and *Profit*, and *Losse*, oweth to him who sends it me.

14 When any one sends you monie by exchange, with losse, and that the bills be accepted to you, he who accepts them for mee, and *Profit* and *Losse*, oweth to him who sends them me.

15 VVhen any one sends you mony by exchange, with gaine for his account, and to receive it presently; *Cash* oweth to him who sends it me, his Account Currant for the receipt.

16 VVhen any one sends you monie by exchange for his account with losse, and you receive it instantly; *Cash* oweth it to him who sends it mee, his Account Currant for the receipt.

17 VVhen any one sends you monie by exchange, with profit for your owne Account, and you receive it presently; *Cash* oweth to such an one my Account Currant, and to *Profit* and *Losse*.

18 When any one sends you monie by exchange, with gaine for your owne account, and that the bill be accepted to you, he who accepts it me, oweth to my Account Currant, and to *Profit* and *Losse*.

19 VVhen any one sends you monie by exchange, with gaine, for your owne account, with whom you keepe a forraine account; *Cash*, or he who accepts it, oweth to him who sends it me, my Account Currant for the profit, and for all. For you must understand, that there is no need of examining of Ducats, French Crownes, pounds sterl. or other monies, unlesse it bee in shutting up the Account; for as much as those Pounds, Florens or Crownes being found more for credit than for debts, you carrie them once for all to *Profit* and *Losse*.

20 VVhen any one sends you monie by exchange, with losse for your owne account, and that the bill be accepted to you, hee who accepts it, and *Profit* and *Losse*, owe to him who sends it me my account for time.

21 When

21 When any one sends you monie by exchange, with losse for him and his Companie; *Cash*, or hee who accepts it, oweth to such an one for account of him, or of his Companie, for as much as I receive or shall receive.

22 When any one sends you monie by exchange, with losse for him and his Companie, *Cash*, or he who accepts it, owe to such an one his account, and of his Companie, for as much as I receive, or shall receive.

23 When any one sends you monie by exchange, with gaine for you and your Companie to receive presently: *Cash* oweth to such an one for account of mee and my Companie, and to Profit and Losse in Companie.

24 When any one sends you monie by exchange with losse for you and your Companie, and that the Bill bee accepted to you; he who accepts it, and Profit and Losse in Companie, oweth to such an one for account of mee and my Companie.

25 VWhen any one sends you monie by exchange, for you with gaine to another in your behalfe, hee to whom he sends it, oweth to him who sent it, and to Profit and Losse.

26 VWhen any one sends you monie by exchange for you, with losse to another in your behalfe, hee to whom he sends it, and Profit and Losse, oweth to him that sent it.

27 When you remit monie to any one by exchange, and disburse it presently; hee to whom you remit it by exchange, oweth to the *Cash*; and then he to whom you send it againe, oweth to him.

28 When you send to any one monie by exchange, and doe not disburse it presently, hee to whom you remit it, oweth to him who hath given mee the Bills of Exchange.

29 When you remit monie by exchange to any one, not disbursing it presently, hee to whom you remit it, my Account Currant oweth to the *Cash*.

30 When you remit monie by exchange to any one, not disbursing it presently, hee to whom you remit it, his Account Currant oweth to him who hath given

given mee the bills of Exchange.

31 When you remit monie by exchange to any one, disbursing it presently for your proper account ; such an one my account for time oweth to the *cash*.

32 When you remit monie by exchange to any one, for him and his Companie, disbursing it presently ; such an one his account for time, and his Companie, oweth to *cash*.

33 When you remit monie to any one for your owne account; not disbursing it presently ; such an one my account for time, or Currant, oweth to him who hath given me the Bills of exchange.

34 When you remit monie to any one by exchange, for you and your Companie, disbursing it presently ; such an one for account of me and my Companie, oweth to *cash*.

35 When you remit monie by Exchange to any one, with gaine for his proper account, disbursing it presently ; such an one his Account Currant oweth to the *cash* for the disbursement.

36 When you remit monie by exchange to any one for his proper account with losse, disbursing it presently ; such an one his Account Currant oweth to *cash* for the disbursement,

37 When you remit monie to any one by exchange for your owne Account with gaine, disbursing it presently ; such an one my Account oweth to the *cash* for the disbursement.

38 When you remit monie by exchange to any one for your owne Account with losse, disbursing it presently ; such an one my Account Currant, and *Profit* and *Losse* owe to the *cash*.

39 When you remit monie by exchange to any one, with gaine for account of him and his Companie, disbursing it presently ; such an one for account of him and his Companie, oweth to the *cash* for the disbursements.

40 When you remit monie by exchange to any one, for you and your Companie with gaine, disbursing it present-

presently; such an one for account of mee and my Com-
panie, oweth to the *Cash*, and to *Profit* and *Losse* in Com-
panie.

41 VVhen any one sends you monie by exchange to
the end to keepe it for him in Companie, receiving it pre-
sently; *Cash* oweth to such an one his Account with me
in Companie.

42 When you remit monie by exchange to any one,
to the end to receive it for you in Companie, disbursing
it presently; such an one my Account with him in Com-
panie oweth to the *Cash*.

43 When any one sends you monie by exchange, to
be partner with you in some *voiage* or Companie; *Cash*,
or he who accepts it me in such a *voiage* or Companie.

44 VVhen you remit monie by exchange to any one
for to be partner with him in some *voiage* or Compa-
nie; such an one my account with him in such a *voiage*
or Companie, oweth to the *Cash*, or to him with whom
you conclude the exchange.

45 VVhen any one chargeth you by bills of exchange,
and that you pay it presently; the Charger oweth to the
Cash.

46 When any one chargeth you, and you accept, or pro-
mise to pay it, the charger oweth to him to whom you
accept, or promise to pay it.

47 VVhen any one chargeth you for his Account, and
that you pay it presently; such an one his Account Currant
oweth to the *Cash*.

48 VVhen any one chargeth you for his account, and
you accept it, he who chargeth you, his account for time
oweth to him to whom you accept it.

49 VVhen any one chargeth you for your owne Ac-
count, and that you pay it presently; such an one my Ac-
count Currant oweth to the *Cash*.

50 VVhen any one chargeth you for your owne Ac-
count, and that you accept it; such an one my account
Currant, oweth to him to whom you accept it.

51 When any one chargeth you for him and his Com-
panie,

panie, and that you pay it presently; such an one for his Account and his Companie, oweth to the *Cash*.

52 When any one chargeth you for account of you and your Companie, and that you pay it presently, such an one for account of me and my Companie, oweth to the *Cash*.

53 When any one chargeth you with losse for his account, and that you pay it presently; such an one his Account Currant oweth to the *Cash* for the disbursement.

54 When any one chargeth you with losse for his Account, and that you accept it; such an one his Account of time, oweth to him to whom you accept the bill.

55 When any one chargeth you with losse for your owne account; and that you accept it; such an one mine Account Currant, and *Profit*, and *Losse*, oweth to him to whom I accept it.

56 When any one chargeth you with losse for him and his Companie, and that you pay it presently; such an one for Account of him and his Companie, owe to the *Cash* for the disbursement.

57 When any one chargeth you with losse for account of you and your Companie; such an one for Account of me and of my Companie; and *Profit* and *Losse* in Companie, owe to the *Cash*.

58 When you charge any one, & receive it not presently, *Cash* oweth to him upon whom you charge it; or else *Cash* oweth to him who charged it.

59 When you charge any one, and receive it presently, *Cash* oweth to him on whom you charge it, my Account Currant.

60 When you charge any one for his Account, and receive it presently; he who ought to pay me the monie by exchange, oweth to him upon whom you charged it his account Currant.

61 When you charge any one for his Account, and receive it not presently; *Cash* oweth to such an one my Account Currant, or for time.

62 When you charge any one for your account, and receive

ceive it not presently, hee who ought to pay it, oweth to such an one upon whom you charged it, my account Currant, or for time,

63 When you charge any one with losse for you and your Companie, in receiving it presently; *Cash*, and *Profit*, and *Losse* in Companie, oweth to such an one for account of me and of my Companie.

64 When any one takes monie by exchange for you, in charging it upon any one in your behalfe, he who takes it by exchange; oweth to him who chargeth it.

65 When any one takes monie by exchange for you, in charging it upon any one in your behalfe with losse; hee who takes it by exchange, and *Profit* and *Losse* owe to him on whom he charged it.

68 When you take monie by exchange for any one in charging some body in his behalfe; *Cash* oweth to him for whom you take it, his account Currant.

67 When any one chargeth you upon that which he hath with you, in Companie, and that you pay it presently; such an one his account with me in company oweth to the *Cash*.

66 When you receive bills of exchange in returne touching the monie that you have delivered at *Sturbridge-Faire*, and owe them to another in paiement, hee to whom you give them in paiement, oweth to *Sturbridge-Faire*, and to exchange.

69 When any one chargeth you to pay your selfe with losse, for his Account; such an one his Account Currant oweth to himselfe my Account Currant both for *Profit* and *Losse*.

70 When any one chargeth you to pay unto your selfe, to the end to keepe monie in Companie for him; such an one his account Currant oweth to himselfe his Account with me in companie.

71 When any one chargeth you to pay unto your selfe to the end to keepe monie in Companie of the *East-Indies*, because of keeping a perfect account; such an one his Account Currant oweth to himselfe his Account with me in Companie of the *East-Indies*.

72 When you charge any one to pay unto himselfe, and to keepe it in Companie for you, such an one my account with him in Companie, oweth to himselfe my Account Currant.

73 When you charge any one to pay himselfe, and to put it for you in Companie of the *East-Indies*, because of keeping a perfect account; such an one my Account with him in the *East-India* Companie, oweth to himselfe my Account Currant.

*Of receiving, sending, buying, and selling
in Companie.*

YOU must understand, that when you make Companie with any one, wherewith you are to keepe a perfect Account; you shall then make him who is partner with you, his Account with you in Companie, or his account with you in such a voyage, Creditor for the goods which he hath with you in Companie; and if besides he is to pay some monie; you shall make such an one his Account Currant debtor untill hee hath paid you the same.

Contrarily, if you have goods in Companie with another whereof hee is to keepe a perfect account; then you shall make such an one my account with him in companie, or such an one my account in such a voyage, debtor for the goods which you have with him in Companie; and if beside you are to pay some monie, you shall make such an one my account Currant, Creditor untill you have paid the same. *As for example;*

1 When you buy goods, you are to make the goods in Companie debtor the Seller; and when you pay him, you are to make him debtor to *Cash*; and your partner his Account Currant, debtor to his account with me in Companie for his part; and when he hath paid you, you shall make *Cash* debtor to his account Currant.

2 And when you deliver him monie of the partable account,

Account, you shall make his Account in Companie, deb-
torto *Cash*; or to his Account Currant; if you have made
it good to him there; and then when you pay him, make
his Account Currant Debtor to *Cash*.

3 Contrarily; when your partner buyeth, and that hee
keepeth an Account thereof, you shall make such an one
my Account Currant, Debtor to *Cash*: and when he doth
deliver you monie out of the partable Account; make *Cash*
debtor to such an one my account with him in Company

4 And if it be made good unto you in your account cur-
rant, then make such an one my Account Currant debtour
to such an one my account with him in Companie.

5 And when he paies you, make *Cash* Debtor to such an
one my Account Currant.

*If you will also, you may adde an Account of time, for that
which is sold for time.*

Of receiving and sending in Company.

YOU must understand, that whatsoever any one de-
livers you, send or cause to be sent in Companie;
you are to make Creditor his Account in Compa-
nie for his part, untill such time as you satisfie him; for
what you deliver, send, or cause to bee sent to another in
Companie for your part; and such an one my Account
particular for his, untill such time as he satisfie you of that
which others hath in Companie with me, you make Cre-
ditor such an one his Account, with mee in Companie;
If hee owe yet a more summe; you make such an one my
Account particular, Debtor untill he pay it, of that which
you have in Companie Debtor. And if I owe any thing
more, such an one my Account particular, is Creditor un-
till I pay him. *As for example.*

1 If when you take monie of any one in Companie; *Cash*
oweth to such an one his Account with me in Companie

2 When you deliver to any one monie in Companie;
such an one my account with him in Companie, oweth
to the *Cash*. K 2 3 When

3 When you receive monie of any one to keepe it with you in some voiage or Companie ; *Cash* oweth to such an one his account with mee in such a voiage or Companie.

4 When you deliver monie to any one, for to be kept with him in some voiage or Companie : such an one my Account with him in such a voiage or Companie, owe to the *cash*.

5 When any one leaves you some debt to keepe in Companie, alreadie due ; such an one his account particular, oweth to his Account with me in Companie.

6 When you relinquish to any one in Companie, some debt alreadie due ; such an one my account with him in Companie, oweth to his particular Account.

7 VVhen you receive goods of any one in Companie, such goods in Companie, oweth to such an one his Account with me in Companie.

8 When you send or deliver goods to any one in Companie, such an one my Account with him in Companie, oweth to the goods delivered.

9 VVhen you receive goods of any one in Companie, of which you partake a third, the goods in Companie, owe to such an one, his account for time, or particular for all the summe, and then his Account for time, or particular, oweth to his account with me in Companie for two thirds.

10 VVhen you send or deliver to any one, goods in Companie, in which hee participates one fourth ; then such an one my Account for time, or particular, oweth unto the goods for all the summe ; and then my account with him in Companie, oweth to my account for time, for the particular, for the time following.

11 VVhen you receive goods in Companie, and put thereto other, because you have there particular every of you ; the halfe the goods in Companie, oweth to the particular goods ; and then my partner his particular Account oweth to his account with me in Companie.

12 When you deliver goods to any one in Companie,
unto

unto which he puts either of you partaking a halfe; such an one my particular account oweth unto the goods; and then such an one my account with him in companie, oweth to such an one my particular account for the halfe.

13 VWhen you will keepe the particular goods with any one in companie of which hee paies incontinently his halfe, such goods in companie oweth to the particular goods, and *Cash* oweth to such an one his account with me in companie.

14 VWhen you wil keepe particular goods in companie with any one, of which he paies not incontinently his part; such an one my particular account, or fortime, oweth to his account with me in Companie, and the goods in Companie, owe to the particular goods.

15 When you desire goods in Companie with another, and pay him incontinently your part; such an one my account with him in companie, oweth to *Cash*.

16 When you desire goods in Companie with any one, and doe not pay presently, such an one my account with him in Companie, oweth to his particular account, or to his account of time.

17 When you will write the gaine made upon the goods in Companie; such goods owe to *Profit* and *Losse* in Companie.

18 When you will register the losse that you have made in companie upon the goods; *Profit* and *Losse* in companie oweth to such goods.

19 When you will register the expences that you have made about the goods in Companie; *Profit* and *Losse* in Companie oweth to *Cash*, or to him who hath made the expences.

20 When you will couch in every one his account, the profit you have made in companie; *Profit* and *Losse* in companie, oweth to such persons in companie, and to *Profit* and *Losse* in particular.

21 When you will couch in every one his account, the losse made in companie; such persons in companie, and *Profit* and *Losse* particular, oweth to *Profit* and *Losse* in companie,

22 When

22 When you distribute to every one his gaine ; and Capitall of the Companie ; such persons owe to the *Cash*.

23 When you distribute to every one his gaine and Capitall, and that you receive also your owne of some Companie, with whom you have kept *Cash* in Companie; such persons in companie, and *Cash* particular, owe to *Cash* in companie.

24 When you receive your gaine of another, and Capitall in companie ; *Cash* oweth to such an one my Account with him in companie.

25 When any one enjoynes you to couch for his Account Currant, that which he hath to receive of the Companie ; such an one his Account with mee in companie; oweth to his Account Currant.

26 When you give a charge to any one to couch for our Account Currant, that which is due unto you in companie with him; such an one my Account Currant, oweth to my Account with him in companie.

*Of delivering and taking money upon conditions,
wager, or hazard of the Sea.*

HE who delivers it to you at hazard of the Sea, or wager, is Creditor ; and *Cash*, or hee whom you cause to receive it, is Debtor. On the contrary, he to whom you deliver upon hazard or wager, is Debtor ; and *Cash*, or hee whom you cause to deliver it, is Creditor. *As for example ;*

1 If you pay monie to anie one upon condition or wager; he to whom you pay it, or the wager, oweth to the *Cash*: Otherwise, *Profit* and *Losse* oweth to the *Cash*.

2 If you recover that which you have delivered upon wager, and that wager is Debtour for the same ; hee to whom you have delivered it, oweth to the wager, for as much as he ought to pay, and then the wager oweth to *Profit* and *Losse* for the gaine.

3 If you recover that which you have delivered upon the wager, for the which is Debtor that man, to whom you have delivered it ; hee to whom you have given it, oweth to it, and to *Profit* and *Losse*, for as much as he hath to restore more than he hath received.

4 If you obtaine that which you have delivered upon wager, for the which *Profit* and *Losse* is made Debtor, hee to whom you have delivered it, oweth to *Profit* and *Losse* for as much as he ought to pay.

5 If you receive monie upon condition or wager, *cash* oweth to him who gives it me, or to the wager : Or otherwise, *cash* oweth to *Profit* and *Losse*.

6 If you have fully performed that which you have received upon condition, and to wager is Creditor, wager oweth unto *Profit* and *Losse*.

7 If you have fully performed that which you have received upon condition for them, and to wager is Creditor, he who delivered it you, oweth to *Profit* and *Losse*.

8 If you have accomplisht that which you have received upon condition for the which *Profit* and *Losse* is made Creditor, it remaines as before, since that it hath bin put for gaine.

9 If you loose that which you have delivered upon condition, for the which, wager is put Debtor, *Profit* and *Losse* oweth to the wager.

10 If you loose that which you have delivered upon condition, for the which such an one is made Debtor, *Profit* and *Losse* oweth to such an one.

11 If you loose that which you have delivered upon condition, for the which wager is Creditor, wager is Debtor to him who hath delivered it, for as much as you ought to pay, and then *Profit* and *Losse* oweth to the wager.

12 If you loose that which you have delivered upon condition, for the which *Profit* and *Losse* is made Debtor.

13 If you loose that which you have received upon condition, for the which he who delivers it, is to be made Creditor; *Profit* and *Losse* oweth to him, for as much as he is to have more.

14 If you lose that which you have received upon condition ; for which, Profit and Losse is made Debtor, Profit and Losse oweth to him who hath delivered it for as much as he is to have.

15 If you deliver monie to any one upon hazard of Sea with gaine; he to whom you deliver it, oweth to *cash*, and to Profit and Losse.

16 If you are advertised that your Factor hath received monie given by you to any one at hazard of Sea ; such a Factor my Account Currant oweth to him who hath taken it at hazard of the Sea, or else to the hazard of the Sea it selfe.

17 If you are advertised that your Factor hath delivered monie for you at hazard of Sea with gaine ; hee to whom he hath paid it, or hazard of Sea, oweth to such a Factor my Account Currant.

18 If you receive that which your Factor hath delivered at hazard of the Sea, *cash* oweth to him who hath had it, or to hazard of Sea.

19 If you lose that which you have delivered at hazard of Sea, Profit and Losse oweth to him who hath had it, or to hazard of Sea.

20 If your Mariner receives monie at hazard of Sea with losse, the Mariner, and gaine, and losse, oweth to him who gave it.

Of assuring goods, or causing to be assured any one for you, for others, or for Companie.

HE whom you assure is Debtor, and account of assurance Creditor. And on the contrary, hee who assures you is Creditor in such a voyage, or in the hands of such an one is Debtor, and if it be in your name.

As for example :

1 When you assure to any one the goods which he hath sent to any place, he whom you assure, oweth to the Account of assurance for assuring of the same,

2 And

2 And after the goods are received, you receive the assurance, *Cash* oweth to him who paies me.

3 But if the goods assured be lost at Sea, the account of assurance oweth to him whom you have assured.

4 And when afterward you pay him the same; such an one oweth to the *Cash*.

5 When you assure any one by *Companie*, he whom you assure, oweth to the Account of assurance in *Companie*.

6 When you assure any thing of your selfe, as assured; such a voiage, or *Cargazon*, or else the goods in the hands of such an one, oweth to the assurance for his recompence.

7 And when after the goods are arrived, you pay the recompence, hee whom you pay, oweth to the *Cash*.

8 But if the goods that you have assured unto you are lost by Sea, he who assured me, oweth to such a voiage, or *Cargazon*, or unto the goods in the hands of such an one, whom you have assured.

9 When you cause to assure any thing for the Account of the *Companie*; such a Voiage, or *Cargazon*, or goods in the hands of such an one, for account of the *Companie*, oweth to the assurer for his recompence.

10 And when you pay the recompence, the assurer oweth to the *Cash*.

Of receivng of debts for our selves, or for others, vnd in Companie.

HE who paies, or causeth to be paid, hee it to our selves, or to others in our behalfe, you are to put Creditor; and *Cash*, the goods, or hee that receives them on your behalfe, is Debtor: But if it bee one to whom you are Factor or Correspondent, you are to make (according as we have said) his Account for time, debtor to his Account Currant for so much as you have received for him. This is intended when you keepe an Account for time: For otherwise, you are to put it (as we have said)

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in the beginning without adding the Account for time.

As for example;

1 When you receive some debts, *Cash* oweth unto him who paies me, or causeth me to be paid.

2 If you receive goods and monie in paiement of a debt, the goods owe to him who paies it.

3 If you receive goods in paiement of a debt, and that you pay in readie monie that which the goods import over and above; the goods owe to him who paies me, and then he oweth to the *Cash*.

4 If you receive an obligation, and monie in paiement of a debt; *Cash*, and he who owes the obligation, owe to him who paies me.

5 If you receive an obligation in paiement of a debt, with gaine, he who owes the obligation, oweth to him who paies me and to *Profit* and *Losse*.

6 If you receive a bill of Exchange in paiement of a debt, which you send to some one with losse; he to whom you send the Bill, according to the direction, and *Profit* and *Losse* owe to him who paith me.

7 If you receive monie in paiement of a debt, and cause the rest to be paid to another in your behalfe, *Cash*, and he to whom you cause it to be paid, owe to him who paies you.

8 If you receive monie, and a bill of exchange in paiement, which you send to some one with gaine; *Cash*, and hee to whom you send the Bill of Exchange, oweth to him who paies you; and then he to whom you send the bills of exchange, oweth to *Profit* and *Losse* for the gaine.

9 If you receive a Bill of rent, and monie in paiement, *Cash*, and Capitall of rents, owes to him who paies you.

10 If any one paies you his whole debt with the halfe of that he oweth, because of his decaying; *Cash*, and *Profit* and *Losse* oweth to him who was bound to pay you; that is to say, *Cash* for the receipt, and *Profit* and *Losse* for that which you lose.

11 If you receive a debt for account of the company, *Cash* oweth to him who ought it for account of the Company.

12 If you receive a debt by Commission, for which your Merchant his Account Currant, is Creditor; *Cash* oweth to him who was Debtor.

13 If you receive a debt for account of the Companie in abating; *Cash*, and *Profit* and *Losse* in Companie, owe to him who ought it.

14 If you receive a debt by Commission, for which your Merchant his Account for time, oweth to his Account Currant.

15 If you receive a debt by Commission in abating for which is Creditor your Merchant; his Account Currant oweth to him who was Debtor; *viz. Cash* for the Receipt, and his Account Currant for the abatement.

16 If you receive some debt by Commission, in abating, for the which is Creditor your Merchant; his account for time, and *Cash*, owe to him who was Debtor; and then the Merchant his account for time, oweth to his Account Currant for the Receipt.

17 If you receive a debt by Commission, in abating the halfe unto the Debtor, because of the decaying, the Merchant his Account for time, oweth to him who was Debtor for the whole summe; and then *Cash* oweth unto the Merchant whom it concerneth, his Account Currant for the receipt.

18 If your Factor receives a debt, for the which himselfe your Account for time is Debtour; such a Factor my Account Currant, oweth to himselfe my Account for time for the Receipt.

19 If your Factor receives a debt in abating, for the which is Debtor that Factory your account for time; such a Factor my Account Currant oweth to the goods in the hands of him, or *Profit* and *Losse* owe unto the said Factor my account for time.

*Of paying of debts, be it for your selfe, for
another, or for Companie.*

HE to whom you pay, or cause to be paid, bee it to himselfe, or to any one in his behalfe, is Debtour, and *cash*, the goods, or he who paies him, or causeth to be paid on your behalfe, is Creditor; and if it bee for one to whom you are Factor or Correspondent, you are to make his Account Currant Debtor to his Account for time, for as much as he paies, or causeth to be paid for him, if you have kept Account for time.

As for example;

1 If you pay some debt, he to whom you pay, oweth to the *Cash*.

2 If you deliver goods for paiment of a debt, hee to whom you deliver them, oweth unto the goods.

3 If you deliver goods and monie in paiment of a debt, he who takes them in paiment, oweth unto the *Cash*, and to the goods.

4 If you deliver goods in paiment of a debt, and receive the *over-plus* of those goods in readie monie, he who takes them in paiment, and then *Cash*, oweth to himselfe for so much as he paieeth.

5 If you deliver an Obligation, and monie in paiment of a debt, he who takes them in paiment, oweth unto the *Cash*, and to him who owes the Obligation.

6 If you deliver an Obligation in paiment of a debt with losse, he who takes it in paiment, and *Profit* and *Losse*, owe to him who owes the Obligation.

7 If you pay a debt by a Creditour, assigned upon a Debtor, he who takes the assignation in paiment, oweth to him upon whom you assigne it.

8 If you give a Bill of exchange in paiment of a debt, which you charge upon some one with losse; hee who takes it in paiment, and *Profit* and *Losse* owe to him upon whom you charge it.

9 If you pay a summe in abating, he to whom you pay it,

it, oweth to the *Cash* for the summe paid, and to Profit and Losse for the abatement.

10 If you deliver monie and a Bill of Rents for payment, he who takes them in payment, oweth to the *Cash*, and to the Capitall of Rents.

11 If you pay some debts for Account of the Companie, he to whom you pay, owes to the *Cash*.

12 If you pay a debt for the Account of the Company in abating; he to whom you pay, oweth to the *Cash*, and to Profit and Losse in Companie.

13 If you pay some debt by Commission, for the which your Merchant his Account for time is Debtor; hee to whom you pay, oweth to the *Cash*; and then the Merchant his Account Currant, oweth to his Account for time.

14 If you pay some debt by Commission in abating, in the which is Debtour your Merchant his Account for time, he to whom you pay, oweth to the Merchant his Account for time, for the whole summe; and then his Account Currant oweth to the *Cash* for the disbursement. Otherwise, he to whom you pay oweth to the *Cash*, and unto the Merchant his Account for time; and then the Merchant his Account Currant oweth to his Account for time.

15 If your Factor payes a debt for you; for the which the same Factor your account for time is Creditor; the Factor my account for time, oweth unto the said Factor my Account Currant.

16 If your Factour paies a debt for you in abatement for the which that Factour your Account for time is Creditor; the said Factor my Account for time, oweth to the said Factor my Account Currant, and to Profit and Losse for the abatement.

17 If you pay a debt for another, for the which is debtor, such an one your Account for time: he to whom you pay, is Debtor unto the *Cash*; and then such an one my Account Currant oweth to himselfe my Account for time for the disbursement.

18 If

18 If you pay some debt for another in abating, for which such an one your Account for time, is Debtor; he to whom you pay, is Debtor unto *cash*, and unto such an one my account for time; and then such an one my account Currant oweth to himselfe my account for time for the disbursement.

*How to keepe a booke of Accounts for a
Company in your owne booke.*

YOU must proceed here even as in the Bargaines and Sales, Receits and Shippings, for our selves in particular, expecting that you give both to the partners, and to the goods, that which belong unto them: and to *cash* the title in *Companie*; for to discern the goods, *Cash*, and particular names; and as touching that you write here, you are to couch it in two parts; First of all, *Stocke*, or *Capitall* of *Companie* oweth to the goods, or particular *Cash*: and then the goods, or *Cash* in *Companie*, oweth to your owne name in particular, to the end you may here see that which you have put in, or else taken of others. *As.*

1 How much you put in Debtor and Creditor; the monie that you receive in *Companie*: *Cash* in *Companie* oweth to such persons in *Companie*.

2 And the monie that you put in *Companie* for your owne account; *Cash* in *companionie*, oweth to *Cash* in particular. Or else *Stocke* or *Capitall* of the *companionie*, oweth to *Cash* particular, and the *Cash* in *companionie*, oweth to mine owne name in *companionie*.

3 When you put goods in *companionie* for your owne account; the goods in *companionie* owe unto the goods in particular: Otherwise, the *Stocke* or *Capitall* oweth unto the particular goods, and the goods in *companionie* owe to my proper name in *companionie*.

4 When any one delivers you goods in *companionie*, the goods in *companionie* owe to such an one in *companionie*.

5 When

5 When the Companie buyeth goods for readie monie, the goods in Companie, owe to the *Cash* in Companie.

6 When the Companie buyes goods for Credit, the goods in Companie owe to the Seller.

7 When the Companie buy some Ships, halfe for readie monie, the rest for credit; such Ships in companie owe unto the Seller, and the Seller oweth to the *Cash* in companie.

8 When you sell goods in companie for readie monie, *Cash* in companie oweth to the goods in companie.

9 When you sell goods for the companie at credit, the buyer oweth unto the goods in companie.

10 When the companie takes monie at Interest, *Cash*, and *Profit*, and *Losse* in companie, owe to him of whom you take it.

11 When the companie deliver monie at Interest; hee to whom you deliver it, oweth to the *Cash*, and to *Profit* and *Losse* in companie.

12 When the companie sends goods to some Factor, the goods in the hands of such a Factor, for the Account of the companie, oweth unto the goods in companie.

13 When you are advertised, that the goods, or part of them, are sold; such a Factor for account of the companie, oweth unto the goods in the hands of him for the said Account.

14 And when hee sends monie, *Cash* in companie oweth to such a Factor for account of the companie.

15 When the Companie, Ships, goods and monie, for to send some part of them under the conduct of some Commissarie, who is to dispose of them according to his Commission: such a voiage for account of the companie in the hands of such a Commissarie; oweth to the *Cash*, and to the goods in companie.

16 But when you receive returnes, such returnes, or goods in companie, oweth to such a voiage.

17 When the companie divides some goods or monie of the companie; such persons in companie owe to the

the Cash, and to such goods in companie.

18 When you receive the monie and goods of the companie for your particular; Cash; and the particular goods, owe unto the Cash; and to the goods in companie. Otherwise, my proper name in companie oweth to the Cash, and to the goods in companie. And then Cash, and particular goods oweth to the Stocke or Capitall of the companie.

19 When you will register the gaine made in companie, and couch to every one upon his Account; such goods in companie, owe to *Profit* and *Losse* in companie: and then *Profit* and *Losse* in companie, owe to *Cash* in companie for the expences; and to every of the said partners in companie of the *Profit*.

20 When you pay to every one of the companie his Capitall, and *Profit*; such persons in Companie owe to the Cash in companie; and then for that which you receive; Cash particular is Debtor to the Stocke of companie; and Stocke abovesaid owe to *Profit* and *Losse* particular, for my gaine.

To keepe bookes of accounts for a Company in bookes apart, as for the Companie of East and West Indies.

WE must proceed here as in particular accounts, because you have no neede to name other things in Companie, then the names of the persons, then being particular onely, to the end, that if they buy or sell any thing to the companie, that then you may couch them in their particular Account, as to others, buyers or sellers. As for the voyage, you ought to entitle them, the first, second, or third voyage in the hands of the *Admirall A. B.* and their returnes also you name them, the returnes of the first, second, or third voyage. And when you are willing to make an account apart of every sort of goods, you must name them, as *Pepper, Nutmegs, Ginger,* and of the first, second, or third returne. But if it happen that

that some other Companie are partners in that of *London*, you must name them Companies of *Bristol*, *Exeter*, or *Hull* in Companie. And if the other companie doe any thing by Commission for that of *London*, you must say, the company of *Bristol*, &c. for account of *London*. As,

1 First, you must Register, then underwriting, that every one hath made; such persons in companie owe unto the Capitall in companie, in drawing out an unknowne summe.

2 When any one puts in companie that which he hath underwritten, or part of it; *Cash* oweth to such an one in Companie.

3 When the Companie takes to hire some houses, or ware-houses; hire of the houses, or charges, owe to those that let the same.

4 When you buy some Ships, halfe for readie monie, the rest for credit; such Ships, or else Account of the Ships, owe to the Seller, and then he oweth to the *Cash*.

5 VWhen they buy many goods for Credit, such goods owe unto the Seller.

6 VWhen some victuals or Munition of war are bought for readie monie, victuals, and munition of warre, owe to the *Cash*.

7 And when they imbarque them in Ships; such a voyage oweth to the victuals and munition of warre, and to the goods shipped.

8 When they register the monie, imbarqued in the Ships, and the expences, that they have made for the pay of the Sailor: or otherwise, such a voyage oweth to the *Cash*.

9 When the Ships are arrived with returne, and that they will register the expences that they made thereupon with the payments of the Sailor, returne of such a voyage, oweth to the *Cash*.

10 When they sell the Returnes for readie mony, and for credit, then *Cash*, and the buyers, owe unto the goods of such Returnes; and then the goods owe unto the said Returnes.

11 VWhen you must register the expence that they have made thereupon, such returnes owe to the *cash* for the said expence, and to such a voyage for the rest; and then voyage oweth to *Profit* and *Losse*; for as much as *Profit* and *Losse* is found to be more Creditor than Debtor.

12 VWhen you couch in that account of every one, that which hee hath gained; *Profit* and *Losse* owe to the hire of the house; to expence, and to the Capitall for the rest. And then Capitall oweth to every one for so much as comes to him.

13 When they distribute to every one, or else that they deliver him his Capitall and gaine, that hee hath in the companie, owe to the Cash.

*How a Commissioner, or Sub-commissioner for
some Company of East or VWest Indies
should keepe his books of Accounts.*

YOU must understand, that there bee many sorts of goods, and that you sell and distribute them by parcels: It is very necessary, that besides the *Iournall* and *Lidger*, you keepe a *Memoriall* also, a little booke of goods, which is kept by the Commissioner, in such kind of monie as is used in that Countrie, and the Commissioner Maior, the *Iournall* and *Lidger* in the monie of *England*. Otherwise, you proceede there as hath beene said in the Chapter, under the title of a Factour trading for many Masters. *As,*

1 The monie and goods that you have in the Ship, according to the tenour of the *Cargazon*; so it is, that the *Cargazon* of the Ship oweth to the owners Maiors for the totall value.

2 When you take some Chests or Merchandizes for to sell or charge them for the service of the Companie.

3 When you take some Chest of monie for to aid him in the Companies service; Cash oweth unto the said *Cargazon*.

4 When

4 When you deliver some Chest of monie to any one for the Companies service; the Owners Maiors oweth to the said *Cargazon*.

5 When you finde within the Ship lesse than the burthen beares, the Owners Maiors owe unto the said *Cargazon*.

6 When you finde in the Ship more than the *Cargazon* comes unto, such goods owe to the *Cargazon*, and then the *Cargazon* oweth to the Owners Maiors.

7 When you have made some present; present oweth to such goods.

8 When you sell some goods for other goods, and monie, *Cash* oweth to the goods that you sell, and then the goods that you receive, owe to the *Cash*.

9 When you sell some goods for readie monie, *Cash* oweth to such goods.

10 When you buy some goods for readie monie; the goods that you buy owe to the *Cash*.

11 When you buy some goods for other goods and monie, the goods bought, owe to *Cash*, and *Cash* oweth to the goods, delivered.

12 When you buy some goods for other goods and monie, referring for the need of the Ship; the expences owe to the *Cash*.

13 When you deliver goods and monie for to have refreshment for the use of the Ship, expences owe to the *Cash*, and to such goods.

14 When you will register the expences that you have made hither and thither, expences oweth to the *Cash*.

*The same in another manner more
commodious.*

1 **H**ow you must couch in Debtor and Creditor, the goods and monie that you have within the Ship, according to the tenour of the *Cargazon*. Owners of the Ship, owe to the Owners Maiors.

M 2

2 The

2 The goods and monie that you finde in the Ship, such goods, and Cash for monie, owe to the said *Cargazon*.

3 When you make Presents of goods and monie in the service of the Companie; Presents owe to the Merchandize in generall, and to Cash, in couching the goods in a booke of goods, under his title; that is to say, of Cloth, Skint, or Mercery, and the like.

4 When you disburse monie for refreshments, for the use of the ship, expences owe to the Cash, and to Merchandise in generall in couching in the booke as hath bin said.

5 When you sell goods for readie monie; Cash oweth to the merchandize in generall, in couching as aforesaid.

6 When you sell goods for other goods and monie; the goods that you receive, and Cash, owe to the goods in generall.

7 When you buy goods for readie monie, the goods that you buy owe to the Cash.

8 When you buy goods for other goods and monie, the goods that you buy owe to the Cash, and the Cash owes to the goods delivered.

9 VVhen you transport goods from the booke of goods into the *Journall*, and into the *Lidger*, every one upon his Account; then merchandize in generall oweth to such goods.

10 VVhen you will Register the profit that you have upon the goods sold, such goods owe to the Owners *maiors*.

11 And when you will shut up the Account of expences and Presents, the Owners *maiors* owe to the expences and presents.

12 And when you deliver to the Owners *maiors* their Returnes, the Owners *maiors* owe to the Cash, and unto the goods that you deliver them.

*Of that which you receive upon Mariage, or that which you pay; as also receiving and disbur-
sing hereditary goods.*

FOr the summe that you receive, you make *Cash*, or such goods, Debtor; and Capitall Creditor.

And on the contrary, for as much as you pay, hee makes your Capitall, Debtor; and *Cash*, or such goods, Creditor. *As,*

1 First, if you receive both monie and goods in Mariage; *Cash*, and such goods owe to your Capitall, or to your name; adding therewithall by whom you have received them.

2 If you give goods and monie to any one in his mariage, Capitall oweth to the *Cash*, and to such goods, therewith adding to whom you gave them.

3 If you receive monie and goods by heritage, *Cash*, and such goods owe to my Capitall.

4 If you disburse monie and goods by heritage; Capitall oweth to the goods, and to *Cash*.

5 If you receive some bill of Rents by heritage; Capitall of Rents oweth to your Capitall.

6 If you receive monie by heritage, and deliver it to some one at Interest: he to whom you so deliver it, oweth to my Capitall, as well for the Capitall, as for the Interest.

*Of paying and receiving monie for rents, and
discharges of them.*

INstead of those to whom you pay it, you are to make Capitall of Rents Debtor, and *Cash* Creditor. And on the contrary, *Cash* Debtor, and instead of persons who pay it, your Capitall of Rents Creditor; which is done, because that hee who paies it, you cannot withdraw it when you will, for that there is no terme limited as in a
matter

matter of Interest, where he paies monie for certaine moneths or yeeres. *As,*

1 If you receive monie for Rent, *Cash* oweth to the Capitall of Rents.

2 When you pay monie for Rent, Capitall of Rents oweth to the *Cash*.

3 If you receive Rents that are due ; *Cash* oweth to him who payes you ; so as neverthelesse you have it debtor to *Profit* and *Losse* for the Rent due ; otherwise, you make *Cash* Debtor to *Profit* and *Losse*.

4 And when you pay Rent due, heto whom you pay it, oweth to the *Cash*, if you have made *Profit* and *Losse* Debtor to him for the Rent due : Otherwise, you make *Profit* and *Losse* Debtor to the *Cash*.

5 If you receive or buy out any Rent, Capitall of Rents oweth to the *Cash*.

6 If any one buyeth out his Rent that hee hath made with him : *Cash* oweth to the Capitall of Rents.

NOW although this before so amply set downe, may sufficiently satisfie to give knowledge of all particular entries of what kind soever, how the same are to be disposed into the *Iournall* and *Lidger* : yet I have here further set downe other particular Rules serving to the practice of the *Journall* and *Lidger* hereafter following ; being severally entituled at euery change, and noting in euery Chapter the number of each parcell in the *Iournall*, to what purpose it serveth : whereby marking well your generall rule before taught ; which is to make all things Received, or the Receiver Debtor to the things delivered, or the Deliverer : you cannot doe amisse. Note,

*Receive before you write, and write before you pay,
So shall you be sure your Account shall never decay.*

Money

Money received of a Debtor : You shall make the monie received, Debtor to the man that did pay it, as in the 37. parcell.

Monie paid to a Creditor : You shall make, contrariwise, the man Debtor to the monie paid to him, as in the 38. parcell.

To deliver a Debtors bill to a Creditor : You shall make the man that receiveth the Bill, Debtor to the other man that ought you monie by the Bill, as in the 39. parcell.

To receive another mans Bill of a Debtor : You shall make the owner of that bill, Debtor to the other man that delivered it, as in the 40. parcell.

To buy and sell Householdstuffle : Note that Householdstuffle containeth many parcels, and yet is set forth but by one principall name : wherefore at the buying of any, you shall charge your booke with that principall name of Householdstuffle, making it Debtor to monie paid for such a thing bought, naming the thing, as in the 41. parcell,

Contrariwise, when you sell Household-stuffle, you are to make Cash Debtor to the same, naming such a thing sold, as in the 42. parcell.

Household-stuffe wasted or lost : You shall make Profit and Losse Debtor to Household-stuffe for such a thing lost, as in the 43. parcell.

Household-stuffe received of gift : You shall make Household-stuffe Debtor to Profit and Losse for the thing received of gift, as in the 44. parcell.

Lands sold : You shall make the monie received, Debtor to the Lands sold, as in the 47. parcell.

Lands bought : You shall make the Lands bought, Debtor to the monie delivered, as in the 48. parcell.

Rents received : You shall make the monie received Debtor

tor to the house, or thing it was received of, as in the 49. parcell.

A Quit rent paid: You shall make the house that it was paid for, debtor to the thing paid for it, as in the 50. parcell.

A Lease sold: You shall make the monie received for it, debtor to the house, whereof the Lease is, as in the 51. parcell.

A Lease bought; You shall, contrariwise, make the house whereof the Lease is Debtor to Cash for the monie paid for it, as in the 52. parcell.

Charges about reparations: You shall make the house, whereupon Reparation is done; debtor to Cash for the monie paid for it, as in the 53. parcell,

Plate bought and sold: You shall make the Plate bought, debtor to Cash, as in the 54. parcell: and for that which is sold, make Cash debtor to the Plate sold, as in the 55. parcell.

Gold lent for gaine; You must make hereof two parcels, and in the first of them, you must make the person to whom you lend it, debtor to the Cash for the gold delivered, as you agree in the price, as in the 56. parcell. And in the other parcel, looke how much you gained, for so much must you make Cash debtor to Profit and Losse, as in the 57. parcell.

At paiement of lesse than due: You shall make thereof two parcels, and in the first you shall make the man Debtor to the monie for so much as you pay, as in the 58. parcell. And in the other parcell, you shall make the man Debtor to Profit, for so much as you gaine by paying him, as in the 59. parcell.

At receipt of monie lesse than due: You shall also make thereof two parcels, and in the first, you shall make Cash debtor to the man that paid the monie for so much as you received, as in the 60. parcell; and Losse debtor for the rest, as in the 61. parcell.

Barte-

Bartering one ware for another, the summes being equal: you shall make the wares received Debtor to the wares delivered, as in the 63. parcell.

Bartering, where one kinde of ware is received, and part monie, and the rest ware, delivered: you shall hereof make three parcels, and in the first make the ware received in barter, Debtor to the man you barter with, as in the 64. parcell. And in the other two parcels, you must make the same Debtor to such ware or monie, each kind severall as you delivered, as is in the 65. and 66. parcels of the *Iournall*.

Bartering where two kinds of wares is delivered for one kinde received, and the rest upon Credit: you must hereof make three parcels, and in the two first, make the man you doe barter with, Debtor to the severall wares you deliver, as in the 67. and 68. parcels. And in the third parcell, make the ware you received in Barter, debtor to him of whom you received it, as in the 69. parcell.

Wares bought and sold for ready monie: you shall make the wares bought, debtor to the monie paid, as in the 70. parcell; and Cash Creditor. And contrarily, you shall make Cash debtor to the wares sold, as in the 91. parcell.

Wares bought and sold for time: you shall make the wares bought, Debtor to the Seller, as in the 71. parcell; and the Seller Creditor. And contrarily, when you sell wares for time; make the Buyer Debtor to the wares sold, as in the 92. parcell.

Wares bought for part time, and part monie: you must hereof have two parcels; and in the first of them, make the whole ware received debtor to the Seller, as in the 72. parcell; and in the other parcel make the seller Debtor to cash for so much monie as is paid him, as in the 73. parcell.

Monie delivered by exchange: If the exchange bee either under or over; you must have two parcels, but if it bee equal you need but one. And in the first of these two, make the account of the same Country, whereunto you make your monie over by exchange, debtor to Cash for the monie you deliver, after the rate as you deliver it; declaring in that parcell, to whom it was delivered, for what time, by

N

whom

whom it shall be paid, and to whom in that Countrey whereunto it is made over, as in the 74. parcell. And in the next parcell, if you have gained by delivering of it, you shall make *Cash* which is increased in value by reason of the delivering of it, Debtor to *Profit* and *Losse*, as in the 75. parcell.

Monie taken up by exchange not equall : You must make hereof two parcels ; and in the first, make monie Debtor to Flanders Account, whither it is made over, as in the 76. parcell. And in the other parcel, make *Profit & Losse* debtor for the losse by taking up of the same, as in the 77. parcell.

Monie received here that was delivered in Flanders : You shall hereof make but one parcell, because you have neither losse nor gaine ; for that was passed in his Account, who made it over unto you ; even as losse or gaine passed in your account, at making your monie from home to him. Wherefore you shall make monie Debtor to the account of the Countrey from whence it cometh, as in the 78. parcell.

Monie paid here, that was taken up in Flanders ; You shall make the Account of Flanders, debtor to *Cash* for so much monie received, expressing the cause, as in the 79. parcell.

Monie paid for brokage : You shall make the Account of the Countrey, for which the same brokage was paid, Debtor to *Cash* for the mony paid, as in the 80. parcell.

Wares shipped to be sent over sea : you shall make the voyage or Account of the Countrey whither you send them, Debtor to the wares sent, as in the 81. parcell.

Paying of Custome, and other charges of wares shipped : you shall make the Account of the Countrey, whither you send the wares so customed, Debtor to *Cash*, as in the 82. parcell. And, contrariwise, for wares received home, make the ware Debtor to *Cash* for charges.

Assuring of goods sent over sea : you shall hereof make two parcells ; and in the first, you shall make the Assurer debtor to the Account of the Countrey, whither the wares be sent with all their charges ; as in the 84. parcell, and in the other parcell you shall make him Debtor to *Cash* for the monie

monie paid to him for his assurance made, as in the 85. parcell.

Note well; That you write to him who shal receive your goods there, not only the price of your wares as they cost, but also of all other things, as well charges, custome, and assuring, that hee may thereby know the better how to make his sales and reckoning of gaine.

Assuring of goods comming from beyond Seas: you shall make thereof two parcels, and in the first you shall make the assurer, Debtor to the account of that Countrie from whence those wares be comming: And in the other parcell, make the assurer Debtor to *Cash* for the monie paid to him for his assurance made, as in the 86, and 87, parcels.

How to discharge the Assurer of goods sent over, at knowledge received of the safe arrivall: you shall make thereof but one parcell, wherein the Account of that Countrie must be made Debtor to the same man, who was the assurer for all things that he was made Debtor for, as in the 88. parcell.

Monie received of the Assurer for goods lost: you must make thereof two parcels; and in the first you shall make the monie received, Debtour to him that received it, who was the assurer, as in the 89, parcell. And in the other parcell, make *Profit* and *Losse* debtor to him for 15¹. as then lost, which was paid to him to assure the same, as in the 90, parcell.

Wares sold for part time, and part monie: you must make hereof two parcels; and in the first, you must make the man to whom you sell, debtor to the whole parcell sold, as in the 93, parcell; and in the other parcell, the monie received, debtor to the Buyer, as in the 94, parcell.

*Hereafter followeth the order or forme of a solemne
Inventorie.*

In the name of God,
A M E N.

1632.

May the 25. day.

The Inventory generall of me *A. B.* Citizen
and Mercer of *London*, containing my
whole estate generall, in Lands, Rents,
Goods, ready money, Debts and Credi-
tors which I have in this present world, at
this present day.

*As by the said Inventory particularly
appeareth.*

A

May

May the 25. day. 1632.

Cash.

I *Mprimis*. I finde in Angels, the number of 270. valued at 10^s. the Angell, which amounteth to the summe of 135^l. I say —————

135 00 00

Item; id Ryals the number of 48. valued at 15^s. the Ryall, which amounteth to the summe of 36^l. I say —————

36 00 00

Item in double ducats the number of 28. valued at 12^s. the ducat, which amounteth to the sum of 16^l. 16^s. I say —————

16 16 00

Item, in white monie of divers sorts to the summe of 176^l. 14^s. 4^d. I say —————

176 14 4

Summe totall, is --- 364^l. 10^s. 4^d.

Jewels.

I *Tem*, in gold Rings 3. one whereof with my Seale graven, another with a Diamond, and the third with a Ruby; all together waying 1¹/₂ ounces, valued at 3^l. by ounce which amounteth to —————

4 10 00

Item, 2. gold bracelets, waying 2¹/₄ ounces, valued at 2^l. 16^s. the ounce, which amounteth to 3^l. 10^s. 10^d. I say —————

3 10 10

Item, one Tablet of gold enameled, waying 1¹/₂ ounces, valued at 4^l. the ounce, which amounteth to 7^l. —————

7 00 00

Summe totall is --- 15^l. 00. 10^d.

Plate.

I *Tem*, one nest of 3¹/₂ silver Goblets, waying 35¹/₄ ounces, valued at 5^s. 4^d. the ounce, which amounteth to 1^l. 8^s. —

9 8 00

Item, two silver salt Sellers, one gilt, the other parcell gilt, waying 35. ounces, and 1¹/₂ at 6^s. the ounce, which amounteth to the summe of —————

9 3 00

Item, in silver spoones one dozen with gilt knops, wey- ing 14. ounces, valued at 4^s. 6^d. the ounce, which amounteth to the summe of —————

3 3 00

Summe totall, is, --- 21^l. 14^s. 00^d.

May

May the 25. day. 1632.

Lands and Rents.

Item, my Farme house, with the Appurtenances thereunto belonging, standing at *Chichester*, in the County of *Sussex*, called the Blew-bore; the fee-simple whereof purchased to me and my heires, as by the writing thereof remaining in my Chest more at large appeareth, cost mee the summe of 157^l. I say —————

l. s. d.

157 00 00

Item, my Mansion house that I now dwell in, in *Cheapside* in *London*, in the Parish of ————— the Fee-simple whereof, purchased to me and my heires, &c. cost mee the summe of 600^l. I say —————

600 00 00

Item, a house called the Black boy in *Fleet-street*, *London*, the Lease whereof for 40. yeares, dated the 18. of *March*, Anno 1630. cost me the summe of 106^l. for the which I pay yearly 3^l. and now in the tenour of *R. S.* who payeth mee by the yeare 4^l. which Lease I value at 160^l. I say —————

160 00 00

Summe totall, is, ---- 917^l. 00^s. 00^d.

Household-stuffe.

Item, in household-stuffe, as well Moveables, as Immoveables, the particulars whereof appeareth in a speciall Inventory, dated this present, lying in my Chest till, valued at the summe of 287^l. 15^s. 10^d. I say —————

287 15 10

Summe is ---- 287^l. 15^s. 10^d.

Wares.

Follow next, which for brevity sake, and because the particulars are at large entred in the Iournall, I forbear to set downe here, the totall summe whereof amounteth to —————

458 7 9¹/₄

Debtors.

for keeping Merchants Accounts.

25

May the 25. day. 1632.

l. s. d.

Debtors.

NExt, Debtors, the totall summe of whom amounteth to _____

900 7 7

Summ of all things due to the Owner, amounteth to _____

2964 10 4½

Creditors.

NExt, the Creditors particularly here ought to be entred; the totall summe of whom amounteth to the summe of _____

1394 188½

Summe net of the Owners substance, all his Creditors being deducted, amounteth to the summe of _____

1569 178½

The

The name of God be
O V R H E L P E.

1632.

May the 25. day.

The *Journall* or daily Booke of letter *A.* for
the Accounts of mee *A. B.* Citizen and
Mercer of *London*, containing not onely
the Copy of State or Inventory, but also all
other needfull things in my occupying,
from this present.

As followeth.

A

May

for keeping Merchants Accounts.

97

May the 25. day. Anno 1632.

Thus enter monie out of the Inventory.

1 $\frac{1}{2}$ **C**ash is Debtor to Stocke belonging to mee
A. B. Citizen and Mercer of London, and is
for 270 angels, valued after 10 s. the angell,
which amounteth unto 135^l. I say ———

135

2 $\frac{1}{2}$ Cash is Debtor to Stocke, and is for 48 Ryals, va-
lued at 15 s. the Riall, which amounteth to 36^l. ---

36

3 $\frac{1}{2}$ Cash is debtor to Stocke, and is for 28 double du-
cats, valued at 12 s. the double ducat, which a-
mounteth to ———

16 16

4 $\frac{1}{2}$ Cash is debtor to Stocke, and is for white mony
of divers Coynes to the summe of 176^l, 14 s. 4^d. ---

176 14 4

Thus enter Jewels.

5 $\frac{3}{2}$ **J**ewels is debtor to Stock, and is for 3 gold rings,
one with my marke graven, and the other two
with stones, the one a Diamond the other a Ru-
by, all three waying 1^l. ounce, valued at 3^l, by
ounce, which amounteth to the summe of ———

4 10

6 $\frac{3}{2}$ Jewels is debtor to Stocke, and is for 2 gold brace-
lets, waying 2^l. gunces, valued at 2^l, 16 s. the ounce,
which amounts unto 3^l, 10 s. I say ———

3 10 00

7 $\frac{3}{2}$ Jewels is debtor to Stocke, and is for a tablet of
gold enameled, waying 1^l. ounces, valued at 4^l, the
ounce, which amounteth to 7^l. ---

7

Plate.

8 $\frac{2}{2}$ **P**late is debtor to Stocke, and is for a Nest of fil-
ver Goblets, 3 parcel guilt, weying 35^l. ounces,
valued after 5 s. 4^d, the ounce, which amoun-
teth to 9^l. 8 s. ---

9 8

9 $\frac{3}{2}$ To Stocke, and is for 2 silver salts, one guilt, the
other parcell guilt, waying 35^l. ounces, valued at
6 s, which amounteth to ———

9 3

10 $\frac{1}{2}$ To Stocke, and is for 1 dozen of silves spoones
with guilt knops, waying 14 ounces, valued at 4 s.
6 d, the ounce, amounteth to ———

3 3

O

May

May the 25. day. Anno 1632.

Lands and Rents.

11	⁴ / ₂	T He Blew-bore in <i>chichester</i> is Debtour to Stocke, and is for the fee-simple thereof, purchased, as by the evidences more at large appeareth, and cost me the summe of 157 ^l . I say ----	157	
12	⁴ / ₂	My mansion house which I now dwell in, situate in Cheap-side, <i>London</i> , is Debtor to Stocke, and is for the fee-simple thereof purchased, and cost me 600 ^l . -----	600	
13	⁴ / ₂	The Black-boy in Fleet-street, <i>London</i> , is debtor to Stocke, and is for a Lease thereof taken for the terme of 40 yeares, dated the 28 of March, 1630, &c. which cost me 106 ^l , &c. which I now value at -	160	

Household-stuffe.

14	¹ / ₂	H ousehold-stuffe is debtor to Stocke, and is for as well moveables, as unmoveables; as more at large appeareth by the particulars in an <i>Inventory</i> , dated this present, lying in my Chest, valued at -----	287	15 10
----	-----------------------------	---	-----	-------

Thus enter wares out of the Inventory.

15	⁵ / ₂	D evonshire Kerseys is Debtor to Stocke, and is for 40 peeces that were bought of G.D. of T. and cost 32 ^s . the peece, which amounteth to 65 ^l . -----	65	
18	⁵ / ₂	Wiltshire whites is debtor to Stocke, and is for 10 peeces bought of T. L. of L. at 4 ^l . 10 ^s . the peece, as they cost me, which amounteth to 45 ^l . -----	45	
17	⁵ / ₂	Gentish Clothes is Debtor to Stocke, and is for 10 peeces, cont. in English measure 364 ^l ells, at 11 ^d . the ell, which amounteth to 16 ^l -- 13 ^s -- 9 ^d . I say --	16	13 9 ^d

May

May the 25. day. Anno 1632.

			l.	s.	d.
18	$\frac{6}{2}$	Castle-Canvas is debtor to Stocke, and is for two peeces cont. in English measure, 89 $\frac{31}{4}$ ells, at 7 $\frac{d}{2}$ the ell, which amounteth to the summe of 2 ^l , 16 ^s , --	2	16	
19	$\frac{6}{2}$	Packing sheets is debtor to Stocke, and is for 16 paire, at 3 ^s the paire, which amounteth to 6 ^l , 18 ^s ,	5	18	
20	$\frac{6}{2}$	Oyles is debtor to Stocke, and is for 12 Tun, at 14 ^l , 10 ^s , the Tun, which amounteth to the summe of 174 ^l .	174		
21	$\frac{6}{2}$	French wines is debtor to Stocke, and is for 14 Tun, at 8 ^l , the Tun, which amounteth to 112 ^l . --	112		
22	$\frac{7}{2}$	Norwich Wostees is debtor to Stocke, and is for 12 peeces, at 3 ^l , the peece, amounteth to 36 ^l . --	36		
<i>Thus enter Debtors out of the Inventory:</i>					
23	$\frac{7}{2}$	T Ho. Fra. of Dart. Clothier, is debtor to Stocke, and is for 100 ^l , due by his Bill the 4 of June next	100		
24	$\frac{7}{2}$	Ia. La. of S. is debtor to Stocke, and is for 230 ^l , 17 ^s , and 11 ^d , due by his Bill the 15 of July next --	230	17	11
25	$\frac{8}{2}$	La. Fab. is debtor to Stocke, and is for 17 ^l , 14 ^s , 10 ^d , due at all times without specialty. --	17	14	10
26	$\frac{8}{2}$	Har. Sto. is debtor to Stocke, and is for 100 ^l , due by his Bond the 18 of July next: --	100		
27	$\frac{8}{2}$	Amb. Don. is debtor to Stocke, and is for 211 ^l , 14 ^s , 10 ^d , due by his Bill the 22 of November next, --	211	14	10
28	$\frac{8}{2}$	Edm. Dra. is Debtor to Stocke, and is for 240 ^l , due by his Bond the first of September next --	240		

May the 25. day. Anno 1632.

Thus enter your Creditors out of your Inventory.

29	$\frac{2}{9}$	S Tocke belonging unto me <i>A. B.</i> is Debtour to Flanders Account, and is for 657 ^{l.} 10 ^{s.} of Flemish monie, valued after 20 ^{s.} 6 ^{d.} the pound English, owing thereto divers Creditors, the particulars whereof appeareth in my last Mart-booke, ballanced up the 28. of March last, and amounteth to in <i>ster.</i> monie, 673 ^{l.} 18 ^{s.} 8 ^{d.} I say ———	673	18	8
30	$\frac{2}{10}$	Stocke is Debtor to <i>Ia. To.</i> of <i>N.</i> and is for 16 ^{l.} due to him at all times without specialty ———	16	00	00
31	$\frac{2}{10}$	Stocke is Debtor to <i>Ra. El.</i> and is for 600 ^{l.} due to him the first of <i>May</i> , 1632. by my bond ———	600	00	00
32	$\frac{2}{10}$	Stocke is Debtor to <i>Geo. Dra.</i> of <i>T.</i> and is for 65 ^{l.} due to him the 28. of <i>July</i> next, by my Bill --	65		
33	$\frac{2}{10}$	Stocke is Debtor to <i>T. Lo.</i> of <i>T.</i> Clothier, and is for 40 ^{l.} payable by my bill the 26. of <i>November</i> next. ———	40	00	00

Household expences.

34	$\frac{11}{1}$	P rofit and Losse is Debtor to Cash, and is for 5 ^{l.} delivered, R. S. my servant for household expences: ———	5		
----	----------------	--	---	--	--

May the 27. day.

35	$\frac{11}{5}$	R etaille Account is Debtor to Gentish Cloth, and is for two peeces delivered unto the custody of I. C. into the Shop: contr. 50 ^{l.} 52. Flem.ells facit 61 ^{l.} 11 ^{s.} ster. at 11 ^{d.} the ell, which amounteth to ———	2	16	4 ¹
----	----------------	---	---	----	----------------

Iune the 22. day.

36	$\frac{1}{11}$	C ash is Debtor to Retaile Account, and is for 3 ^{l.} 5 ^{s.} rec. of I. C. out of the Shop; the particular parcels of sale appeareth in his weeke booke of Retaile, ———	3	5	
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Iune

101

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16 0000

June the 28. day.

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July the 7. day.

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17 00

90 12

7 00

4 90

July the 10. day.

600

July

July the 10. day. Anno 1632.

			l.	s.	d.
47	$\frac{1}{4}$	Cash is debtor to the Blew-bore in <i>Chichester</i> , for the full title thereof sold to H. A. for the summe of 212 ^l , —————	212		
48	$\frac{12}{1}$	The White-bear, in Broad-street, <i>London</i> , is debtor to Cash, and is for the fee-simple thereof purchased of B. C. as appeareth by the evidences, and cost me --	107		

July the 20 day.

49	$\frac{1}{4}$	Cash is debtor to the Black-boy in Fleet-street, <i>London</i> , and is for 40 ^s , received of R. St. for halfe a yeries Rent due at Midsummer last ---	2		
50	$\frac{12}{1}$	The White-Bear in Broadstreet is debtor to Cash and is for 1 ducat given for the chiefe Lords rent 12 ^s , ---	00	12	
51	$\frac{1}{4}$	Cash is debtor to the Black-boy in Fleet-street, and is for the Lease thereof sold to W. D. for 190 ^l , I say -	190		

August the 8 day.

52	$\frac{12}{1}$	The Bull in Cornhill, <i>London</i> , is debtour to Cash, and is for a Lease thereof taken of P. G. for the terme of 40 yeares, and the yearly rent is 47 ^s , as appeareth in the Indentures at large, which cost me 100 ^l , ---	100		
53	$\frac{1}{1}$	My now Mansion house is debtor to Cash, and is for 16 ^l , 14 ^s , 4 ^d , laid out for Reparations, as more at large appeareth in the particular booke of charges for building, I say ---	15	17	4

August

for keeping Merchants Accounts.

103

August the 8. Anno 1632.

l. s. d.

54 $\frac{3}{1}$ Plate is debtor to Cash, and is for one silver bole parcell gilt bought, waying 17 ounces, at 5^s. by ounce, which amounteth to 4^l. 5^s. ———

4 5

55 $\frac{1}{3}$ Cash is debtor to Plate, and is for 1 dozen of silver spoones sold, waying 14 ounces, at 5^s. the ounce, amounteth to ———

3 10

56 $\frac{12}{1}$ Geo. La. is debtor to Cash, and is for 270 angels lent to him at 10^s. 4^d. per angel, which amounteth to ———

139 0

August the 23 day.

57 $\frac{1}{11}$ Cash is debtor to Profit and Losse, and is for 4^l. 10^s. gained by the same 270 angels. ———

4 10

58 $\frac{10}{1}$ Geo. Dra. is debtor to Cash, and is for 60^l. paid to him in full paiement of his Bill of 65^l. that was due the 18 of July last. ———

60

59 $\frac{10}{11}$ Geo. Dra. is debtor to Profit and Losse, and is for 5^l. abated him of his due for lacke of length of certaine Kerseyes bought of him. ———

5

60 $\frac{1}{8}$ Cash is debtor to Edm. Bra. and is for 235^l. received of him in full paiement of a Bond; the due debt whereof is 240^l. not due till the 1 of September next. ———

235

61 $\frac{11}{8}$ Profit and Losse is debtor to Edm. Bra. and is for 5^l. by him rebated of his due. ———

5

August the 30 day.

62 $\frac{1}{4}$ Cash is debtor to my Mansion house, and is for 16^s. received of T. W. for the rent of a stable, for one whole yeare, ending at Midsommer last. ———

00 16

63 $\frac{5}{6}$ Wiltshire Whites is debtor to Oyles, and is for 20 Clothes, at 5^l. the Cloth, which amounteth to 100^l. received in Barter of Will. La. for 6 Tun of Oyles, at 16^l. 13^s. 4^d. the Tun, which also amounteth to 100^l. I say ———

105

September

September the 7. day. Anno 1632.

l. s. d.

64 $\frac{5}{10}$ *Devonshire* Kerseys is Debtor to *Geo. Dra.* and is for 40 peeces, at 30 s, the peece, which amounteth to 60^l. received of him in Barter for 8 peeces of Gentish Cloth; which Kerseys amounteth to more than doth the Gent. Cloth, forthwith to be paid in monie.

65 $\frac{10}{5}$ *Geo. Dra.* is debtor to Gentish Cloth, and is for 8 peeces cont. as followeth: 54^l, 60^l, 55^l, 60, 68^l, 70, 72^l, 62^l, of Flem. measure 505 ells, facit 303 ells ster. at 13 d. the ell, which amounteth to

66 $\frac{10}{1}$ *Geo. Dra.* is debtor to Cash, and is for 43^l, 11 s, 7^d. paid to him in ready mony, which his Kerseys abovesaid amounted to over and above the Gentish Cloth delivered in barter.

September the 17 day.

67 $\frac{10}{6}$ *Am. Tom.* of *Nor.* is debtor to Castle-Canvas, and is for 2 peeces cont 89^l, 21 s, ells ster., at 9^d, by ell, delivered him in Barter for wostees, and amounteth to 3^l, 7 s, 4 d.

68 $\frac{10}{6}$ *Iam. Tom.* is debtor to French wines, and is for 10 Tun, at 9^l, the Tun, delivered in Barter for Wostees, and amounteth to

69 $\frac{7}{10}$ *Norwich* Wostees is debtor to *Iam. Tom.* of *Nor.* and is for 9 peeces at 3^l, 5 s, the peece, received in barter for Castle-Canvas and French wines, which Canvas and wines amount over and above the wost, to be paid the 16 of March, 1631. and the Wostees amount to 29^l, 5 s.

September the 20 day.

70 $\frac{5}{1}$ *WV* *Ilshire* Whites is Debtor to Cash, and is for 10 peeces bought of *Tho. Lo.* of *T.* at 5^l. the Cloth, which amounteth unto

71 $\frac{5}{10}$ *Devonsh.* Kerf. is debtor to *Geo. Dra.* for 20 Kerseys bought of him, to pay for them the 6 of June, 1631. by a Bil of my hand after 35 s. per peece; which amounteth to 35^l.

October

for keeping Merchants Accounts.

155

l. s. d.

October the 3. day. Anno 1632.

72 $\frac{5}{7}$ Devonshire Kerseys is debtor to La. Fab. and is for 10 peeces bought of him at 36^s, the peece, which amounteth to 18^l, to pay 10^l, in hand, and the rest at Christmas next, by a bill of my hand. ———

18

73 $\frac{7}{1}$ La. Fab. is debtor to Cash, and is for 10^l, paid to him in part of payment for his 10 peeces of Kerseys.

10

October the 26 day.

74 $\frac{9}{1}$ Flanders Account is debtor to Cash, and is for 100^l, after 22^s, the pound, delivered by exchange to F. S. to be paid at usance to T. B. my servant in Antwerp, by P. S. to whom the Bills are consigned, which 100^l, amounteth to ———

110

75 $\frac{1}{1}$ Cash is Debtor to Profit and Losse, and is for 10^l, gained by the delivery of 100^l, by exchange to T. B. I say ———

10

November the 13 day.

76 $\frac{1}{2}$ Cash is debtor to Flanders Account, and is for 100^l, taken up here by exchange of Will. Ch. to bee paid at sight in Ant. by T. B. my servant, to Ed. Lo. for the use of W. Ch. after 21^s, the pound, which amounteth to 105^l. ———

105

77 $\frac{11}{13}$ Profit and Losse is debtor to Cash, and is for 5^l, lost, by the 100^l, taken up of Will. Ch. ———

5

November the 27 day.

78 $\frac{13}{9}$ Cash is debtor to Flanders Account, and is for 105^l, received of Geo. Gr. by a bil of exchange for halfe usance, received from T. B. my servant in Antwerp. ———

105

December the 2 day.

79 $\frac{2}{13}$ Flanders Account is debtor to Cash, and is for 100^l, paid here to Will. R. which he delivered to T. B. my servant in Ant. payable at sight, after mony for monie. ———

100

P

December

December the 2. Anno 1632.

80 $\frac{9}{13}$ Flanders Account is Debtor to Cash, and is 4^s.
2^d, paid to La. St. for brokage for 100^l. ———

l. s. d.
00 04 2

December the 26 day.

81 $\frac{9}{5}$ Flanders Account is debtor to Devonshire Ker-
seyes, and is for 100 peeces, wherof 40 cost 22^l.
6^s. 40 at 30^s, 20 at 35^s, and 10 at 40^s, the
peece, which amounteth to 178^l, shipped in *Io. Ral.*
marked with this my marke in the margent, and
A B of number 7 sent to T. B. my servant. ———

178

82 $\frac{9}{13}$ Flanders Account is debtor to Cash, and is for
35^s. paid for Custome of the said Kerseyes: ———

001 15

83 $\frac{9}{13}$ Flanders Account is debtor to Cash, and is for
2^s. paid for package, Lyterage, wharfage, and
Craning of the said fardell. ———

00 2

December the 29 day.

84 $\frac{14}{9}$ *Am. Cam.* Mercer, is debtor to Flanders Account,
and is for the charge by him taken to assure a far-
dell, cont. 110 peeces Kerseyes, marked with my
marke, shipped in *Io. Ral.* to be safely delivered in
Anrw. and for the summe of 10^l. which he hath re-
ceived, he hath bound himselfe in a more summe,
for the paiement of the whole summe, if any mis-
fortune come thereunto; which Kerseyes and
charges amount unto 179^l, 17^s. I say ———

179 17

85 $\frac{14}{13}$ *Am. Cam.* is debtour to Cash, and is for 10^l.
payd him, for assurance unto mee made of the 110
Kerseyes. I say ———

10

February

February the 12. day. Anno 1632.

l. s. d.

86 $\frac{14}{9}$ *Iohn Pat.* of London is debtor to Flanders Account, and is for the charge by him taken to assure a fardell comming in *la. Moy*, under my marke of 72 peeces Gent. Cloth, containing in English measure, 2160 ells, at 10^d, the ell, as by the particular Bill received from my servant T. B. in *Antw.* (which is now delivered to the said *Iohn Pat.*) appeareth, which amounteth unto 94^l. 10^s. ———

94 10

February the 26 day.

87 $\frac{14}{13}$ *Iohn Pat.* is debtor to Cash, and is for 15^l, paid him for the assurance of the said fardell of Gentish Clothes, comming in *la. Moy*. I say ———

15

88 $\frac{9}{14}$ Flanders Account is debtor to *la. Camp.* and is for and by the knowledge of the safe arrivall of the 110 Kerseys by him assured, and for 10^l, paid him for his assurance; which 10^l, I doe now charge Flanders Account withall, to be levyed as charges upon the same Kerseys; which 10^l, and goods sent, amount to 189^l, 17^s. ———

189 17

89 $\frac{13}{4}$ Cash is debtor to *Iohn Pat.* and is for 94^l. 10^s. received of him in full payment of a fardell of 72 Gentish Clothes, by him assured, comming in *la. Moy*. which was lost on the Sea in the way from *Antwerp* hither. I say ———

94 10

Aprill the 26 day, 1631.

90 $\frac{11}{14}$ *Proffit and Loffe* is debtor to *Iohn Pat.* and is for 15^l, paid unto him for his assurance of the said Gen. Clothes that were lost out of *Iam. Moyer*.

15

May the 7 day.

91 $\frac{13}{6}$ Cash is debtor to *Oyles*, and is for 72^l, received for 4 Tun sold to R. B. at 18^l, the Tun. ———

72

P 2

May

May the 7. day. Anno 1632.

l. s. d.

92 $\frac{6}{6}$ *Hor. Sto.* of *L.* is debtor to Oyles, and is for one Tun sold to him for 20^l. due by his Bill, the 27 of *July*, 1633. _____

20

93 $\frac{7}{6}$ *Tho. Fra.* of *Nor.* is debtor to French wines, and is for two Tun, at 12^l. the Tun; to pay him in hand 20^l, and the rest due by his Bill the first of *August* next. _____

24

May the 24 day.

94 $\frac{11}{7}$ **C**ash is Debtor to *Tho. Fra.* and is for 20^l, received of him in part of payment of the same wines. _____

20

In

In the name of God,

A M E N.

1632.

May the 25. day.

T H E
Leager or great Booke of
accounts of letter *A*. Containing my
whole Estate generall; as by the severall
Accounts therein at large appeareth.

A

A	fol	B	fol	C	fol
Retaile Account.	11	The Blew-bore is in fol. ————	4	Cash is in fol. ————	1
		Blackboy in Fleet.	4	Castle Canvas. ————	6
		Ed. Brany of Skinner.	8	Cash is also in fol. —	13
		WhiteBare in brod.	12	La. Camp. ————	14
		The Bull in Corn.	12		
		Ballance of account	15		
D		E		F	
Ambr. Don. ————	8	Ra. Eld. ————	10	Flanders Account.	9
Geo. Dra. ————	10			Tho. Fran. ————	7
				La. Fab. ————	7
G		H		I	
Gentish Cloth. ———	5	Houſhold-ſtuffe. —	1	Jewels is in fol. —	3
		My Manſion houſe	4		
K		L		M	
Devonſhire Kerſeys.	5	Iam. Lam. ————	7		
		Tho. Lo. of Cloth.	10		
		Geo. La. ————	12		

for keeping Merchants Accounts.

III

N	fol.	O	fol.	P	fol.
		Oyles	6	Plate is in fol.	3
				Packing-sheets----	6
				Profit and Losse---	11
				Step. Pon. -----	12
				Io. Patrick. -----	14
Q		R		S	
		Retaile Account --	11	Stocke is in fol.	2
				Har, Ston, of -----	8
T		V		W	
lam. Tom. of Nor. --	10			Wolsteeds is in fol. -	7
				French wines -----	6
				Wiltshire whites ---	5
X		Y		Z	

No	Mon. day	Debtor.	1632.	(1	fol	l.	s.	d.
1	May 25	Cash is debtor to Stocke, and is for 270 angels, at 10 ^s , the angell, which amounteth to 135 ^l . I say			2	135		
2		To stocke for 48 Ryals, at 15 ^s the Riall, which amounteth to 36 ^l . I say			2	36		
3		To Stocke for 28 double ducats, at 12 ^s , the ducat, which amounteth to 16 ^l , 16s. ---			2	16	16	
4		To Stocke for 176 ^l , 14 ^s , 4 ^d , in white mony.			2	176	14	4
36	June 22	To retaile Account for 3 ^l , 5 ^s , received out of the Shop.			11	3	5	
37		To La. Fa. for 17 ^l , 14 ^s , 10 ^d , received of him.			7	17	14	10
42	July 7	To Household-stuffe for 206 yards of wain-scot seeling sold for 17 ^l . I say received, ---			1	17		
45		To Jewels for a Diamond ring sold for 4 ^l .			3	4		
47	10	To the Blewbore for the sale thereof to E. S. for 212 ^l , I say received			4	212		
49	20	To the Blackboy for one halfe yeares rent received of R. S. 40 ^s , I say received			4	2		
51		To the Black-boy for the Lease thereof sold to W. D. for 190 ^l , I say			4	190		
55	Aug 8	To Plate for 1 dozen of spoons sold for 3 ^l , 10s, ---			3	3	10	
57	25	To Profit and Losse for 4 ^l , 10 ^s , gained by the 270 angels, I say			11	4	10	
60		To Ed. Bra, for 235 ^l , received of him in full paiement, ---			8	235		
62	30	To my Mansion house for halfe a yeeres rent of a Stable. ---			4		16	
		Summe is --- 1504 ^l , 6 ^s , 2 ^d .						
14	May 25	Householdstuffe is debtor to stocke for moveables and unmoveables, valued at 287 ^l , 15 ^s , 10 ^d , ---			2	287	15	10
41	July 7	To Cash for a Bedsteed bought for 3 ^l , ---			1	3		
		To Profit and Losse for a frame table of gift, valued at 7 ^l . ---			11	7		
		Summe is ---- 297 ^l , 15 ^s , 10 ^d .						

for keeping Merchants Accounts.

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Mon.		Creditor.	1630.	(4	l ^s . d.		
34	May. 18	C ash is Creditor by Profit & Losse for 5 ^l , deliveted out for household expēces.			11	5	
38	June 22		By La. Tom. of Nor, for mony paid him.		10	16	
41	July 7	By household-stuffe, for a Bedsted bought, and cost			1	3	
46	10	By Jewels, for a tablet of gold bought, and cost			3	6	
43		By the White-bear in Broadstreet, for the fee-simple thereof bought, and cost			12	107	
50	20	By the White-bear for the Lords quit rent for which was paid 1 ducat, —			12		12
52	Aug 8	By the Bull in Cornhill, for the Lease thereof bought, and cost 109 ^l , I say —			12	100	
53		By my Mansion house for money laid out for reparations, —			4	16	174
54		By Plate for a silver gilt bole bought, & cost			3	4	5
56		By Geo. La. for 270 angels lent him at 10 s, 4 ^d , per angell. —			12	139	10
58	Sep. 23	By Geo. Dra. for mony paid to him in full.			10	60	
66	7	By Geo. Dra. for mony paid to him. —			10	43	11
70	20	By Wiltshire Whites for 10 peeces bought, amounting to 50 ^l . —			5	50	
73	Octo. 3	By La. Fab, for 10 ^l . paid to him. —			7	10	
		{ 48 Riats at 15 ^s					
		This rest taken on debtor side	the Riatt. ---		13	36	
		is borne for lacke of roome to	27 double disc.				
		fol. 13. and containeth, viz. --	at 12 ^s , the pee.		13	16	4
			{ White mony.		13	440	6 10
		Summe is 1054 ^l , 6 ^s , 2 ^d .					
42	July 7	H ousehold-stuffe is Creditor by Cash for 17 ^l , received for 205 yards of wainscot sold for so much. —			1	17	
43			By Profit and Losse for a Chaire lost. —			11	
1631	May. 24	{ This Rest taken on debtor side is borne to even this account, unto ballance of Accounts in fol, —			15	280	3 10
			Summe is 257 ^l , 15 ^s , 10 ^d .				
		Q Debtor					

Mon	Debtor. 1630. (2)	l. s. d.
29 May 25	S Tocke belonging to me <i>A. B.</i> is deb- tor to Flanders Account, owing to di- vers persons there, 673 ^l , 18 ^s , 8 ^d . —	9 673 18 8
30	To <i>la. Tom. of Norwich, &c.</i> 16 ^l . —	10 16
31	To <i>Ra. Eld. of St.</i> —	10 600
32	To <i>Geo. Dra. of Tot.</i> 65. I say —	10 65
33	To <i>Tbo. Lo. of Tr.</i> 40 ^l . —	10 40
1631 May 24	} This Rest taken on Creditor side, is the } Owners Substance, and to even this Ac- } count, is borne to ballance in fol. —	15 1569 17 8 ¹ / ₂

Summe is 2964^l, 16^s, 4^d.

Creditor.

Mon.	Creditor.	1630.	(2				l.	s.	d.
1 May 25	S Stocke belonging unto mee <i>A. B.</i> is Creditor by Cash for 270 angels, at 10 ^s , per angell.			1	135				
	By Cash for 48 Rials, at 15 ^s , the Riall.			1	36				
2	By Cash for 28 double duc. at 12 ^s , the ducat			1	6	16			
3	By Cash for white monie, 176 ^l , 14 ^s , 4 ^d . ---			1	176	14 4			
4	By Jewels for 3 gold rings, valued at 4 ^l , 10 ^s .			3	4	10			
5	By Jewels for 2 gold bracelets, valued at ---			3	3	10 10			
6	By Jewels for 1 tablet of gold enameld, valued at			3	7				
7	By Plate for a Nest of silver goblets parcell guilt, at			3	9	8			
8	By Plate for two white Salts, valued at ---			3	9	3			
9	By Plate for 1 dozen of spoones, valued at --			3	3	3			
10	By the Blew-bore in <i>Chichester</i> , &c. ---			4	157				
11	By my now Mansion house in <i>Cheap-side</i> --			4	600				
12	By the Blackboy in Fleet-street. ---			4	166				
13	By household stuffe apparant by an Inventory			1	287	15 10			
14	By <i>Devonshire</i> Kerfics, 40 at 3 ^s , 6 ^d , the peece.			5	65				
15	By <i>Wiltshire</i> Whites, 10 at 4 ^l , 10 ^s , the peece.			5	45				
16	By Gent. Cloth for 10 peeces amounting to			5	16	13 9 ¹ / ₂			
17	By Castle Canvas, for 2 peeces amounting to			6	2	16			
18	By Packing sheets, for 46 pair, at 3 ^s , the paire.			6	6	18			
19	By Oyles for 12 tun, at 14 ^l , 10 ^s per tun, amounteth to			6	174				
20	By French wines, for 14 tun, at 8 ^l , by tun. -			6	112				
21	By <i>Norw.</i> Wolseeds, for 12 peeces, amount to			7	36				
22	by <i>Tho. Fra.</i> of <i>Dar.</i> &c. ---			7	100				
23	By <i>Is. La.</i> of <i>Sal.</i> ---			7	230	17 11			
24	By <i>La. Fab.</i> of <i>London</i> , Draper. ---			7	17	14 10			
25	By <i>Har. St.</i> of <i>H.</i> ---			8	100				
26	By <i>Ans. Don.</i> of <i>Dar.</i> ---			8	211	14 10			
27	By <i>Edm. Bra.</i> Skinner, ---			8	240				
28	Summe is 2964 ^l . 16 ^s . 4 ^d .								
	Q 2								
	Debtor								

		Debtor.	1630.	(3)			l.	s.	d.
5 May	1	I	Ewels is debtor to Stocke, and is for 3 Gold Rings, valued at 3 ^l . the ounce, and amounteth to		2	4	10		
6			To Stocke for 2 bracelets of gold, waying 2 ^l ounces, at 56 ^s , the ounce amounteth to		2	3	10	10	
7			To Stocke for a tablet of gold, waying 1 ^l ounces, being enameld, at 4 ^l , the ounce, amounteth to 7 ^l .		2	7			
46 July	10		To Cash for 6 ^l , paid for a tablet of gold bought, with Argos and Mercury.		1	6			
1631 May	24		So find I profited, borne to the account of Profit and Losse, by the sale of a Diamond Ring, 1 ^l , 15 ^s . I say		11	1		15	
			Summe is ----- 22 ^l , 15 ^s , 10 ^d .						
			1630:						
8 Ma	5	P	Late is debtor to Stocke for a Nest of 3 Goblets parcell guilt, which amounteth to; in value,		2	9	8		
9			To Stocke for 2 white Salts, which amounteth to		2	9	3		
10			To Stocke for 1 dozen of spoones, which amounteth to		2	3	3		
54 Aug	8		To Cash for a silver Bole bought, and cost 4 ^l , 5 ^s . I say		2	4	5		
1631 May	24		So I finde I profited by a dozen of spoones sold, 7 ^s , which is borne to the Account of Profit and Losse,		11		7		
			Summe is 26 ^l , 6 ^s , 00 ^d .						
			creditor						

Creditor.

1630.

(3.

l. s. d.

45 July 7

IEWELS is Creditor by Cash, for one gold Ring with a Diamond, sold for 4^l.---

1 4

1631 May 24

These parcels remaining, are to even this account, borne to ballance, and contain

two gold rings, one with a Ruby, the other graven with my mark which amounteth to

2 gold bracelets.---

2 tablets of gold. --

15 2

5

15 3

10 10

15 13

Summe is 22^l, 15^s, 10^d.

1630.

55 Aug. 8

PLATE is Creditor by Cash, for 3^l, 10^s, received for a dozen of spoones, sold for so much. ---

1 3

10

1631 May 14

These parcels remaining to even this account, are borne to ballance

A nest of 3 silver goblets amounteth to ---

2 White Salts amount to ---

1 Bole 17 ounces, amounteth to ---

15 9

8

15 9

3

15 4

5

Summe is 26^l, 6^s, 00^d.

Debtor

		Debtor.	1630.	(4		l.	s.	d.
11	May	21	T He Blew-bore in Chichester is debtor to Stocke, for the fee-simple thereof purchased, and cost me 157 ^l .			2	157	
1671	May	24						
			So finde I profited by the sale of the same 55 ^l . borne to the Account of Profit and Losse.			11	55	
			Summe is 212 ^l .					
			1630.					
12	Ma	25	M Y Mansion house in Cheap-side is Debtor to Stocke, for the fee-simple thereof purchased, and cost me 600 ^l .			2	600	
	Aug	5				1	16	17 10
			To Cash for 16 ^l , 17 ^s , 4 ^d , laid out for re- parations, as appeareth in the booke of par- ticular charges for buildings.					
			Summe is 616 ^l , 17 ^s , 4 ^d .					
			1630.					
13	May	25	T He Black-boy in Fleetstreet is debtor to Stocke for a Lease thereof taken for 40 yeeres, which cost me 160 ^l .			2	160	
1631	May	24						
			So find I profited by the sale of the same Lease, 32 ^l . borne to the Account of Profit and Losse.			11	32	
			Summe is 192 ^l .					
			Creditor.					

for keeping Merchants Accounts.

119

Mon.

l. s. d.

Creditor. 1630. (4

47 July

10

THe Blew-bore is Creditour by Cash
for the title thereof sold to E. S.
for 212^l. —————

212

Summe is 212^l.

1630.

62 Aug

30

MY mansion house is Creditor by Cash
for 16^s, received for halfe a yeeres
rent of a stable. —————

16

1631

May

24

{ So remaineth the value the same stood
me in, and is borne to ballance. —————

15616

4

Summe is 616^l, 17^s, 4^d.

1630.

49 July

20

THe Blacke-boy is Creditor by Cash,
for 40^s, received for halfe a yeeres rent
of R. S. due at Midsummer. —————

2

51

By Cash for 190^l, received for the Lease
thereof sold to W. D. —————

190

Summe is 192^l.

Debtor

		Debtor.	1630.	(2		l.	s.	d.
19 May	25	D	Evonshire Kersies is debtor to Stock for 40 peeces, at 32 ^s , 6 ^d , the peece, which amounteth to 65 ^l . ———		2	65		
64 Sep.	7		To Geo. Dra. for 40 peeces, at 20 ^s , the peece, received in barter. I say ———		10	60		
71	20		To Geo. Dra. for 20 peeces bought of him at 35 ^s , the peece, amounteth to 35 ^l . ———		10	35		
72 Oct.	3		To La. Fab. Draper, for 10 peeces bought of him at 36 ^s , the peece, amounteth to 18 ^l . ———		7	18		
					Summe is	178	1	
					1630.			
16 May	25	W	ilshire Whites is debtor to Stock for 10, bought of G. L. at 4 ^l , 10 ^s , the Cloth, amounteth to ———		2	45		
63 Aug.	0		To Oyles for 20 Cloths received in barter, after 5 ^l , the Cloth which amounteth to 100 ^l . ———		6	100		
70 Sep.	20		To Cash for 10 Clothes bought, at 5 ^l , the Cloth, which amounteth to ———		1	50		
					Summe is	195	1	
					1630.			
17 May	25	G	entish Cloth is debtor to Stocke for 10 peeces, which containe 364 ¹ / ₃₃ Eng-lish ells, amounteth to ———		2	16	13	9 ¹ / ₄
16 May	24	{ So find I profited by the sale of the same } 10 peeces, 2 ^l , 11 ^s , 1 ^d . ——— } borne to the account of Profit and Losse. }			11	2	11	1 ¹ / ₄
					Summe is	19	4	9 ¹ / ₄
					Creditor.			

for keeping Merchants Accounts.

121

Creditor. 1630. (5

l. s. d.

81 Dec. 26

D Evonshire Kersies is Creditor by Flanders account for all those 100 peeces on Debitor side as they cost, sent to Antwerpe in John Ralphus his ship, which amounteth unto 178^l.

1631
May. 24

9 178

Summe is 178^l.

1631.

May. 24

T Hese parcels on Debtor side, as they stand, for that none of them hath bin sold, to even this Account are born to ballance

15

1630.

35 May 28

G Entish Cloth is Creditor by Retaile Account, for 2 peeces, delivered into the Ship to be cut, which amounteth unto

112

164

65 Sept. 7

By Geo. Dra. for 8 peeces, cont. 303 english ells, at 13^d, the ell, amounteth to

1016

85

Summe is 19^l, 4^s, 9^d.

R

Debtor

Debtor. 1630. v (6

l. s. d.

18 May 25 **C**astle Camuás is debtor to stocke for
2 peeces, contain. 89 $\frac{3}{4}$ els at 7^l the ell,
which amounteth unto

2 2 16

1631
May 24 { So finde I profited, by the sale of the same
11 s, 4 d. borne to the account of profit
and losse

11 11 4

Summe is 3^l, 7 s, 4 d.

1630.

19 May 25 **P**acking sheets is Debtor to stocke for
46 paire, at 3 s, a paire, which amounteth to

2 6 18

Summe is 6^l. 18 s.

1630.

20 May 25 **O**yles is Debtor to stocke for 12 tun, at
14^l, 10 s, the tun, which amounteth
unto

2 174 10

1631
May 24 { So finde I profited by the sale of 11 tun
32^l, borne to the account of profit and
losse

11 32

Summe is 206^l, 10 s.

1630.

21 May 25 **F**rench Wines is debtor to stocke for
14 tun, at 8^l, the tunne, which amounteth to 112^l.

2 112

1631
May 24 { So finde I profited by the sale of 12 tun,
borne to the account of profit and losse

11 18

Summe is 130^l.

Creditor.

Creditor. 1630. (6

l. s. d.

67 Sep. 17 **C**attle-Canvas is Creditor by *Iam. Tom.*
for two peeces, amounting to 3^l, 4^s.
delivered in barter to him for Nor-
wich Woolsteeds. —————

103 7 4

Summe is 3^l, 7^s, 4^d.

1631.

1631
May. 24

These parcels on debtor, is borne to
ballance as they stand, for that none
of them hath beene sold. —————

15

1630.

63 Aug. 30

Oyles is Creditor by *Wiltshire Whites*,
for 6 tun delivered in barter to *W. L.*
for 20 Whites, at 16^l, 13^s, 4^d, the tun,
which amounteth to 100^l. —————

5 100

1631
91 May. 7

By Cash for 4 tun sold him, at 18^l, the
tun, sold to *R. B.* I say —————

13 72

92

24

By *Har. Sto.* for 1 tun sold him for 20^l. —

8 20

This one tun remaining unfold is borne
to ballance —————

15 14 10

Summe is 206^l, 10^s.

1630.

68 Sept. 17

French wines is Creditor by *Iam. Tom.*
for 10 tun sold him at 9^l, the tun : sum
is 90^l. —————

1090

1631
93 May 7

By *Tho. Fra.* for two tun sold him at 12^l,
the Tunne. —————

7 24

24

This 2 tun remaining unfold, at 8^l, the tun
is borne to ballance; which amounteth to

15 16

Summe is 130^l.

R 2

Debtor

		Debtor.	1630.	(7		l.	s.	d.
23	May 35	N orwich Wofteeds is debtor to Stocke for 12 peeces, at 3 ^l , the peece, amounteth unto				2	36	
	Sep. 17		To <i>Iam. Tom.</i> of <i>Norw.</i> for 9 peeces bought of him at 3 ^l 5 ^s . the peece, which amounteth to			10	29	5
			Summe is 65 ^l 5 ^s ,					
			1630.					
23	May 25	T <i>Ho. Fra.</i> is debtor to Stock 100 ^l , due by a bil of his hand the 4 of <i>Iune</i> next				2	100	
	1631		To French wines, for 2 tun sold him, at 12 ^l , the tun, to pay 20 ^l , in hand, and on the 1 day of <i>Aug.</i> next, 4 ^l , which amounteth to 24 ^l .			6	24	
93	May 7		Summe is 124 ^l .					
			1630.					
24	May 25	I <i>Am. Lam.</i> is debtor to Stocke for 230 ^l , 17 ^s , 11 ^d , due by his Bill the 15 of <i>Iuly</i> next.				2	230	17 11
			Summe is 230 ^l , 17 ^s , 11 ^d .					
			1630.					
25	May 25	L <i>A. Fab.</i> is debtor to Stocke 17 ^l , 14 ^s , 10 ^d . due at all times without specialty.				2	17	14 10
73	Octo. 3		To Cash for 10 ^l , paid him in hand for his 10 Kerseys bought of him.			1	10	
	1631		Soresteth which was due to him at <i>Christmas</i> last by my Bill, 8 ^l , borne to balance, to make this account even.			15	8	
	May 24		Summe is 35 ^l , 14 ^s , 10 ^d .					
			creditor.					

Creditor. 1630. (7

l. s. d.

1631

May. 24

THese parcels on debtor side as they stand unsold, are borne to ballance, 15

1630.

40 June. 28

1631

93 May. 7

THo. Fra. is Creditor by Ste. Pon. for that I received the said Ste. Bill of him, due the 1 of July next. 12 100

By Cash for 20^l, received of him in part of payment for 2 tun of French wines. --- 13 20

So he remaineth debtor for 4^l, due the 1 of Aug. next, by his Bill, born to ballance. 15 4

Summe is 124^l.

1631.

May. 24

THis by him due on Debtor side, and payable the 15 of July last, is borne to ballance. 15

1630.

37 June. 22

72 Oct. 3

LA. Fab. is Creditor by Cash 14^l, 7^s, 10^d. received of him in full payment. --- 1 17 14 10

By Devonshire Kerseyes for 10 peeces, bought of him, to pay in hand 10^l, and the rest at Christmas next, at 36^s, the peece, amounteth to 18^l. 5 18

Summe is 35^l, 14^s, 10^d.

Debtor

Debtor. 1630. (8

l. s. d.

26 Ma 25

H Ar. Sto. is Debtor to Stocke for 100^l.
due the 18 of *Iuly* next, by an Obligation. —————

2 100

92 May 7

To Oyles for 1 tun sold to him at 20^l, to
be paid the 27 of *Iuly* next, by his bill. —

6 20

Summe is 120^l.

1630.

27 May 25

A Mb. Don. is debtror to stocke for 211^l.
14^s, 10^d. due the 17 of *November*
next, by a Bill of his hand. —————

2 211 14 10

Summe is 211^l, 14^s, 10^d.

1630.

28 May 25

E D. Bra. is debtror to Stocke 240^l. due the
first day of *September* by his bond. —

2 240

Summe is 240^l.

Creditor.

for keeping Merchants Accounts.

127

l. s. d.

Creditor. 1630. (8

39 June 28

HAr. Stro. is Creditor by Ra. El. for that the same Ra. hath rec. his bond of 100^l. for payment

10 100

1631 May. 24

The 20^l. on Debitor side, by him owing, and payable the 27 of July next, is borne to ballance

15 20

1630.

May. 24

THis 211^l. 14^s. 10. by him owing, due the 17 of November last, by a Bill of his hand, is borne to ballance

15

1630.

60 Aug. 23

EDm. Bra. is Creditor by Cash for 253^l. received of him in full payment of his Bill of 240^l. By profit and losse for 5^l. rebated him

1 235

11 5

Summe is 249^l.

Debtor

Debtor. 1630. (9)

l. s. d.

74 Oct. 26

Flanders Account is Debtor to Cash for 100^l. delivered by exchange after 22 s. the pound, to *Fra. Str.* to be repaid at usance, to my servant *T. B.* my servant in *Antwerpe*, by *Leo. Pa.* to whom the Bills are consigned: and amounteth to 110^l. —

13 110

79 Dec. 2

To Cash for 100^l, paid here to *W. R.* which he delivered by exchange to *T. B.* my servant in *Ant.* payable at sight. I say —

13 100

80

To Cash for 4 s. 2 d. paid for brokage of the said 100^l. paid here —

13

42

81

26

To Devonshire Kersies for 110 sent to *Antwerpe* in 10. *Ral.* ship, which stand race in 178^l. —

5

178

82

To Cash for Custome of those Kersies —

13

15

83

To Cash for other petty charges —

13

2

Febr. 26

To *Iam. Cam.* for and by the knowledge of the safe arrivall of that fardle of 110 Kers. assured by him to me, for 10^l. paid him, put to Flanders Account, as parcell of the charges of the same fardell, and amounteth to 189^l. 17 s. I say —

14

189

17

1631

May 24

This Rest taken on Creditor side is born to the Ballance, at 20 s. the pound, amounteth to 578^l. 7 s. 8 d. —

15 578

78

Summe is 1158^l. 5 s. 8 d.

Creditor.

for keeping Merchants Accounts.

29

Creditor. 1630. (9)

l. s. d.

29 May 25

Flanders Account is Creditor by Stock for 657^l, 10^s, Flemish Account, converted into English monie after 20^s, 6^d, the pound, owing there to divers Creditors, which doth amount unto, in English monie. —————

2 673 188

Nov. 13

By Cash for 100^l, taken up of *A. C.* to be paid at sight after 21^s, the pound, amounteth to —————

13 105

Dec. 24

By Cash for 105^l, received by a Bill of exchange of *Geo. Gr.* payable at halfe usance. I say —————

13 105

27

By *Iam Cam.* for the charge of one fardell of Kerseyes sent to *Ant.* in *Io. Ral.* assured by him with all charges accounted and reckoned, amounteth unto —————

14 175 17

Feb. 12

By *Io. Pat.* for the charge of one fardell of Gentish Clothes, comming from *Ant.* in *1a. Moy* ship, by him assured for 15^l, amounteth to —————

14 94 10

Summe is 1158^l, 5^s, 8^d.

S

Debtor

		Debtor.	1630.	(10		l.	s.	d.
June	22	I Am. Town. is debtor to Cash for 16 l, paid him.				1	16	
Sept	17	To Castle-Canvas for 2 peeces sold him for				6	3	7 4
		To French wines for 10 tnn, sold him at 9 ^l , the tun.				6	90	
		Summe is 199 ^l , 7 s, 4 d.						
		1630.						
June	28	R Al. El. is debtor to Har. Sto. by the receipt of his Bill of 100 ^l , in paiement part of my debt of 600 ^l .				8	100	
1631	May 24	{ This Rest to him owing in Creditor side is borne to Ballance, being 500 ^l .				15	500	
		1630.						
Aug	23	G Eo. Dra. is debtour to Cash for 60 l, paid to him in full of his Bill of 65 ^l . due the 28 of July last.				1	60	
		To Profit and Losse for 5 ^l , abated him, --				11	5	
Sept	7	To Gentish Cloth for 8 peeces sold him, cont. 303 ells at 13 d. the ell, amounteth to --				5	16	185
		To Cash for 43 ^l , 11 s, 7 d, paid him. ---				1	43	117
1631	May 24	{ This Rest to him owing, is borne to the Ballance payable the 6 of June last, by a bill of mine.				15	35	
		Summe is 160 ^l .						
		1631.						
1631	May 24	{ This 40 ^l , to him owing, and paiable the 26 of Novem. last, is borne to Ballance.				15	40	
		creditor.						

for keeping Merchants Accounts.

131

		Creditor.	1630.	(10	l.	s.	d.
May. 25		I	am. Tom. is Creditor by Stocke for 16 ^l , due to him at all times without specialty.	2	16		
Sep. 17							
1631 May. 24			By Norw. Woolsteeds received in barter for Castle-Canvas, and French wines, and the rest owing by a Bill payable the 16 of March next, which woosteds amount to 5 This Rest by him due on debtor, which is 64 ^l , 2 ^s , 4 ^d . is borne to ballance.	7	29	5	
			Summe is 109 ^l , 7 ^s , 4 ^d .	15	64	2	4

1630.

May 25		R	A Eld. is Creditor by Stock for 600 ^l , owing to him the 1 of May, 1632, by an Obligation.	2	600		
			Summe is 600 .				

1630.

May. 25		G	Es Dra. is Creditor by Stocke for 65 ^l . Growing to him by a Bill payable the 28 of July next.	2	65		
Sep. 7							
			By Devonsh. Kerleys for 40 peeces bought of him at 30 ^s , the peece, which amounteth to	5	60		
20			By Devonshire Kerleyes, for 20 peeces bought of him, at 35 ^s , the peece, which amounteth to 35 ^l , to be paid the 6 of June next, by my Bill of my hand.	5	35	14	
			Summe is 160 ^l .				

1630.

May 25		T	Ho. Lo. Clothier, is Creditour by Stocke for 40 ^l . owing to him payable by my Bill the 26 of November next. I say	2	40		

S 2

Creditor.

Debtor. 1630. (II)		l.	s.	d.
Ma. 25	P Profit and Losse is Debtor to Cash for 5 ^l , delivered out to R. S. my servant for household expences. ————	1	5	
Inly. 7	To Household-stuffe for a loined chaire lost	1		12
Aug. 23	To Ed. Bra. 5 ^l , lost by receipt of his Bill. ---	8	5	
Nov. 13	To Cash for 5 ^l , lost by the exchange. ---	13	5	
1631 Apr. 26	To Io. Pat. for 15 ^l , lost, given to him for assuring of goods. ————	14	15	
May 4	So find I profited in all this time of occupying, apparant by the particulars, being borne to Ballance. 138 ^l , 10 ^s , 11 ^d . ---	15	138	10 11 ^d
Summe is 169 ^l , 2 ^s , 11 ^d .				
1630.				
June 17	R Etaile Account is debtor to Gentish Cloth for 2 peeces, English measure, 61 ³ / ₄ ells, at 11 ^d , the ell, delivered to R. S. my servant into the Shop, which amounteth to 2 ^l , 16, 4 ¹ / ₂ ^d . ————	5	2	16 4 ¹ / ₂
1631 May. 24	So find I profited, borne to the Account of profit. ————		8	7 ¹ / ₂
Summe is 3 ^l , 5 ^s .				
Creditor.				

for keeping Merchants Accounts.

133 1

Creditor. 1630. (11

l. s. d.

July 7	P Refit and Losse is Creditor by Household-stuffe for a Table of guift unto me, valued at	1	7	
Aug. 23	By Cash for the gaines upon the 270 angels, 4 ^l , 10 ^s .	1	4	10
	By Geo. Dra. for 5 ^l , abated him in paiment.	10	5	
Octo. 26	By Cash for 10 ^l , gained by the exchange.	13	10	
1631 May. 24	By Jewels gotten by selling of a Ring with a Diamond.	3	1	15
	By Plate gotten by the sale of a dozen of spoones.	3		7
	By the Blew-bore 55 ^l , gained by the sale of the fee-simple thereof.	4	55	
	By the Black-boy 32 ^l , gained by the sale of the Lease to W. D.	4	32	
	By Gentish Cloth, 2 ^l , 11 ^s , 1 ^d , gained by the sale of 10 peeces.	5	2	11 ¹ / ₂
	By Castle-canvas, 11 ^s , 4 ^d , gained by the sale of 2 peeces.	6		11 4
	By Oyles 32 ^l , gained by sale of 11 tun.--	6	32	
	By French wines 18 ^l . gained by sale of 12 tunne.	5	18	
	By Retaile Account, 8 ^s , 7 ^d , gained by the Shop.	11		8 7
	Summe is 169 ^l , 2 ^s , 11 ³ / ₄ d.			

1630.

June 12	R Etaile Account is Creditor by Cash for 3 ^l , 5 ^s , received out of the Shop from the custody of my servant R. S.	3	5	
	Summe is 3 ^l , 5 ^s .			

Debtor

Debtor. 1630. (12

l. s. d.

June 28

Steep. Pon. is Debtor to Tho. Fra. for the same Steep. Bill of 100^l, received of the said Tho. Fra. payable the 1 of July next.

Summe is 100^l.

100

1630.

July 10

The White-bare in Broadstreet is debtor to Cash 107^l, paid for the fee-simple thereof.

To Cash for one ducat paid for the chiefe Lords Rent.

Summe is 107^l, 12 s.

107

12

1630.

Aug 8

The Bull in Cornhill is Debtor to Cash for 100^l, paid for a Lease thereof, bought of P. G. for the terme of 40 yeares, as appeareth by Indenture.

Summe is 100^l.

100

1630.

Aug. 8

Geo. Lo. is debtor to Cash for 270 angels, lent him, at 10^s, 4^d, the angell, which amounteth to 139^l, 10^s.

Summe is 139^l, 10^s.

130 10

Debtor

for keeping Merchants Accounts.

135

l. s. d.

Creditor. 1630. (12

May 24

T His 100^l, by him owing, and pay-
able by a Bill of his, received of *Tho.*
Fra. the 1 of July last, is borne to bal-
lance of Accounts. —————

15 100

1631.

May 24

T His 107^l, being the iust value that
the same house now standeth mee
in, is borne to Ballance —————

15 107

1631.

May 24

T His 100^l, being the iust summe the
Lease cost me, is borne to Ballance. —————

15 100

1631.

May 24

T His 139^l, 10^s, by him still owing, is
borne to Ballance. —————

15 139 10

Debtor

		Debtor.	1630.	(13	l. s. d.		
Octo.	3	CASH is debtour to a Rest hither borne for lacke of roome in Rials 48, at 15 s, the peece, which amounteth unto the summe of 3 ⁶ l.			1	36	
	R	To a Rest hither borne of 27 double ducats, at 12 s, the ducat.			1	16	4
	R	To a Rest hither borne in white monie, the summe of 440 ^l , 6 s, 3 d.			1	440	6 3
	26	To Profit and Losse for 10 ^l , gained by the Exchange.			11	10	
Nov.	13	To Flanders Account for 100 ^l , taken up by exchange, at 21 s, the pound, amounteth to			9	105	
	27	To Flanders account for 105 ^l , received of Geo. Gr for a Bill of Exchange.			9	105	
1631	Apr.	To lo. Pat. for 94 ^l , 10 s, received of him in satisfaction for the fardell of Gentish Cloth he assured, and was lost at Sea.			14	94	10
May.	7	To Oyles for 72 ^l , received for 4 tunne sold to R. B. I say			6	72	
	4	To Tho. Fra. for 20 ^l , received of him.			7	20	

Summe is 899^l. 0 s. 3 d.

Creditor.

Creditor.

1630.

(13

l. s. d.

Dec. 29

Cash is Creditor by Flanders Account
for 100^l, delivered to *Fr. Str.* at 22^s,
the pound, ————

9 110

77 Nov 13

By Profit and Losse for 5^l, lost by the ex-
change of monie here taken up of *W. Ch.*—

11 5

Dec. 2

By Flanders Account for 100^l, paid here
to *W. R.* which my servant receiued of him
in *Ant.* ————

9 100

By Flanders Account for brokage of mo-
nie by exchange of the said 100^l, paid to
La. Sto. ————

9 4 3

26

By Flanders Account, 1^l, 15^s, paid for cu-
stome of 110 Kerseyes sent to *Ant.* in *Io. Ral.*

9 1 15

More, 2^s, for petty charges of the same.—

9 2

29

La. Cam. for 10^l, paid him for his assurance
of the said 110 Kerseyes. ————

14 10

Feb. 26

By *Io. Pat.* for 15^l, paid to him for his as-
surance of a fardell of Gentish Cloth, lost at
Sea comming from *Antwerp.* ————

14 15

1631
May 24

This Rest taken on
debtor side, is borne
to ballance, and ————

48 Rials at 15^s, a

peece, amounteth to ---

15 36

27 Double ducats at

12^s, amounteth to ---

5 15 4

White monie, 604^l,

5604 15

Summe is 899^l, 3^d.

T

Debtor.

Debtor. 1630. (14

l. s. d.

Dec. 29

I Am. Cam. is debtor to Flanders Account for a fardell of 110 Kerseyes, shipped in *Io. Ral.* assured by him to be safe delivered in *Antwerp*, for 10^l, paid him, which amounteth to, with all charges, 179^l, 17^s. --
 To Cash for the 10^l, paid him for his assurance of the said fardell. —————

9 179 17

13 10

Summe is 189^l, 17^s.

1630.

Feb. 12

I Obn Pat. is debtor to Flanders Account for a fardell of Gentish Cloth, cont. 2160 ells, shipped in *la. Moy.* and coming from *Ant.* assured by him, which with all charges, amounteth unto 94^l, 10^s, sterl. ---
 To Cash for 15^l, paid him for his assurance of the same fardell. —————

9 94 10

13 15

Summe is 109^l, 10^s,

creditor.

for keeping Merchants Accounts.

1321

Creditor.

1630.

(15

l. s. d.

Feb. 26

I Am. Cam. is Creditour by Flanders Account, knowledge received of the safe arrivall of a fardell of 110 Kerseyes by him assured, and for 10^l, paid him for his assurance, which amounteth unto 189^l, 17^s.

189 17

Summe is 189^l, 17^s.

1631.

Apr. 26

Iohn Pat. is Creditor by Cash, for 94^l, 10^s, received in full payment of 72 peeces of Gentish Cloth by him assured, but lost at Sea, from Ant.

1394 10

By Profit and Losse for 15^l, which was paid him for his assurance.

11 15

Summe is 199^l, 10^s,

T 2

Debtor

Debtor. 1631. (15		l.	s.	d.
B Allance of account is debtor to household-stuffe for the Remainer hither borne, which amounteth to ———	1	280	3	10
To Jewels for 2 gold rings, one with a Ruby and the other graven with my mark, valued at ———	3	2	5	
More for 2 bracelets of gold, valued at ———	3	3	10	10
More for 2 Tablets of gold, valued at ———	3	13		
To Plate for a nest of 3 silver goblets valued at ———	3	9	8	
For 2 Salts white. ———	3	9	3	
For 1 Bole white. ———	3	4	5	
To my now Mansion house in Cheapside.	4	616	1	4
To <i>Wiltshire</i> Whites for 40 peeces, which amount unto ———	5	195		
To Packing-sheets for 46 pair, at 3 ^s , the pair.	6	6	18	
To Oyles, for 1 tun, at 14l. 10 ^s . ———	6	14	10	
To French wines for 2 tun, at 8 ^l , the tun.	6	16		
To <i>Norw.</i> woosteds for 21 peeces, which amount unto ———	7	65	5	
To <i>Tho. Fra.</i> due the 1 of <i>Aug.</i> next, by his bil.	7	4		
To <i>Ja. La.</i> due by his bill the 25 of <i>Iuly</i> last.	7	230	17	11
To <i>Har. St.</i> due by his bil the 27 of <i>Iuly</i> next	8	20		
To <i>Amb. Don.</i> due by a Bil the 17 of <i>Nov.</i> next.	8	211	14	10
To <i>Iam. Tom.</i> due the 16 of <i>March</i> next by a bill. ———	10	64	2	4
To <i>Steep. Pon.</i> due the 1 of <i>Iuly</i> last past by a Bill. ———	12	100		
To the White Beare in Broad street. ———	12	107	12	
To the Bull in <i>cornhill</i> . ———	12	100		
To <i>Geo. La.</i> payable to me at all times. ---	12	139	10	
To Cash for 48 Rials, at 15 ^s , the Ryall. ----	13	36		
To Cash for 27 double ducats at 12 ^s . ———	13	16	4	
To Cash for white money remaining. ———	13	604	15	1
Summe is 2859. 16s. 2d.				
creditor.				

for keeping Merchants Accounts.

141

Creditor.

1631.

(15

l. s. d.

May 24

B Allance of account is Creditor by Stock

By La. Fab. payable at Christmas last, Sl.

By Flanders account 578^l, 7^s, 6^d. af-
termoney for monie, —————

By Ra. Eld. 300^l, to him due the 1 of May,
1632. by my Bond. —————

By Geo. Dra. due by my Bill the 6 of June
next. —————

By Tho. Lo. due by my bill the 26 of No-
vember last, 1630. —————

By Profit and Losse 138^l, 10^s, 11^d, gai-
ned in the time of this whole account ———

2	15	69	17	8
7	8			
9	57	8	7	6
	10	500		
	10	35		
	10	40		
11	13	8	10	11

Summe is 2869^l, 16^s, 2^d.

The



The Contents.

Abatement upon wares.



Bought. You are to make the Seller Debtor, and the Account of Wares Creditor.

2 Sold. Make the Seller debtor, or the wares sold, and delivered, debtor, and the Account of the wares Creditor, or the Buyer Creditor.

Abatement upon monies.

1 **D**Veto you. Make Profit and Losse debtor, and the parties or partie to whom the abatement is made, Creditor.

2 Owing by you. The partie, or parties that make the abatement, must be made Debtor, and Profit and Losse, Creditor.

Advice from your Factor.

Delivering a Bill by his advice, Factor is made Debtor, and Voyage for the goods sold by him, Creditor.

Assurance.

1 **G**oods assured: If you pay any monie for assurance, make Voyage debtor; Cash creditor.

2 Goods lost which were assured to you: Make the party assuring, debtor, and Voyage Creditor.

3 Goods lost which you did assure: When you pay the mony, make Profit and Losse debtor, and Cash Creditor.

4 Mony received for assurance: Cash is made Debtor, and Profit and Losse Creditor.

Barter,

The Contents.

Barter.

1. **W**ares received in barter, wares for wares simply : *Make the wares received, Debtor; and the wares delivered, Creditor.*
- 2 Wares received in barter, part for monie, part wares : *Make the wares received, debtor ; and Cash, creator for so much as is paid in monie : and the severall wares delivered for the value of them, Creditor.*
- 3 Wares received in barter, part for monie, part for wares, part for time : Or, part for wares, part for time, and part for anothers Bill : *make the severall wares bought and received, debtor; and the Seller, Creditor.*
- 4 Wares delivered in Barter : *See in wares, and deliuering of a Bill of debt in barter : See Bill,*

Bill.

One mans Bill taken for another mans debt. The party whose bill you take, is debtor; the party whose bill you release, is Creditor.

Bill of debt delivered for ready monie; Cash is debtor; wares sold for time, is Creditor; and the buyer debtor: the wares sold and delivered is creditor for the whole summe.

For part monie, part time: Cash is debtor for the monie received, and the buyer Creditor.

For part monie, part time, part by anothers bill: he whose bill you take, is debtor, or the buyer.

Delivering of a Bill of debt in Barter.

- 1 **W**ares for wares simply: the wares received is debtor, and the wares delivered, both being of equall value, is creditor.
- 2 Part for monie; Cash is debtor for so much monie as is received; and the severall wares delivered, Creditor for the whole summe.
- 3 Part for monie, and part wares: cash is debtor for the monie received

The Contents.

received for the value of the value of the wares, and the severall wares delivered, Creditor for the whole summe.

- 4 For part monie, part wares, part time, partly anothers Bill; you must make the party that buyeth the same, debtor; and the wares sold and deliuered for the same summe, Creditor.
- 5 For part monie, and part by anothers Bill: Cash for the summe receiued, is debtor; and the party whose bill is taken for the value of the wares, is also debtor; and the wares sold and delivered, Creditor for the whole summe.
- 6 For part wares, part by anothers bill. The wares receiued is debtor for the value of them: and the party whose bill is taken for the rest, debtor; and the wares sold and deliuered, Creditor for the whole summe.

Bills of Exchange. See in Exchange.

Buying of wares.

Herein observe the contrary rules before specified, and noted, touching deliuering of a bill of debt in barter.

Charges of goods.

Charges of goods receiued to sell for anothers account.

The former account of your friend is debtor; and Cash Creditor for the monie paid.

Charges of goods or wares: Account of wares is debtor, Cash is Creditor.

Charges of goods shipped; Voyage is debtor, and goods shipped Creditor.

Charges by payment of monie for wares bought; the wares is debtor; and Cash is creditor.

Charges by payment of monie for goods shipped; Voyage is debtor, and Cash is Creditor.

Charges extraordinary, or household expences: Profit and Losse is debtor, and Cash creditor.

Charges by payment of monie for goods receiued by consignation, for goods shipped, or extraordinary charges: see in payment of monie.

Commission

The Contents.

Commission.

Money paid by Commission; See in payment of monie.

Exchange.

Monie delivered by exchange: Account of Exchange is debtor, and Cash creditor.

Monie of exchange received by your Factor; Factor is debtor, Account of Exchange is creditor.

Monie taken up by exchange, and charged upon your Factor: Cash is debtor, and Factor creditor.

Monie of exchange charged upon you by your Factor: If you pay present monie: Factor is debtor, and Cash creditor.

If it be at usance or double usance: Factor is debtor, and the party that is to receive the monie, is creditor.

Monie of exchange sent from your Factor; Cash received, is debtor, Factor, creditor: but if it be at usance, then cause the party to whom it was directed, to accept of the bill, and make him debtor, and your Factor creditor.

Goods: See Waits.

Sales of goods received by your Factor, for accounts of your Principall, for monie, time, or barter; the Factor, or party receiving them, is debtor, as in private accounts: and the account of those goods received, creditor.

Shipping of goods by your Factor, with charges; The Account Current of your principall, for whom the same are shipped, is debtor; the severall goods shipped, is Creditor.

Interest.

Monie taken up at Interest: Sundry Accounts, or mony for the Principall, is debtor; Profit and Losse for the Interest; The party lending, creditor for the summe lent.

Monie lent out at Interest; The party to whom it is lent, is debtor for the whole; Cash is creditor for the Principall, and Profit and Losse creditor for the Interest.

The Contents.

Monie paid at Interest : The party to whom you lend the same, is debtor for the principall and Interest : Cash is creditor for the said summe : The party whose monie you lent, is creditor for the Interest thereof.

Money.

Money received, Cash is debtor, the party receiving, creditor.

Money employed that was received; The party receiving, is debtor, and Cash is creditor.

Money delivered by Exchange; See Exchange.

Money received for assurance; Cash is debtor, Profit and Losse Creditor.

Monie paid; See payments.

Partnership.

Being partners with any; and they having the Employment thereof, frame an account partable; and make it debtor for such monie and wares as you shall put in; and make the partners creditors.

But if you have the keeping thereof your selfe; then must you keepe a generall account of goods partable; and account of monie partable, and account of voyage partable.

Payments.

Monie paid for wares before it was due; the party for so much as he received, is debtor; Sundry accounts, or Cash, creditor; The party for so much as hee abated, is debtor; and Profit and Losse, creditor.

Payments native of monie in private or domesticke Accounts.

1 **F**or assurance of goods shipped; The account of assurance, or Profit and Losse is debtor; and Cash creditor.

2 By bills of exchange charged upon you; The Factor, or party under-writing those Bills, is debtor, and Cash creditor.

3 Remitted by exchange. The account of Exchange to the place where the monie is payable, is debtor, and Cash creditor.

4 At Interest by Bond; The borrower, or borrowers, is debtour for the Principall and Interest; Cash, creditor for the summe paid; Profit and Losse, or the account of Interest, creditor for the Interest thereof.

The Contents.

- 5 For interest of monie formerly taken up, the principall being containede, Interest or Profit and Losse is debtor; Cash, creditor.
- 6 Owing by you by Bill, bond, or otherwise; the party or parties to wh. in the same was due, is debtor; Cash, creditor.
- 7 For wares bought for monie; The wares so bought and received, is debtor; Cash is creditor.

Payments forraigne, or your Factors Account.

- 1 **I**n bills of exchange; make that which is remitted to your Principall, debtor; and Cash creditor, as in private Accounts; or make that which is charged on you by your principall, debtor; and your said principall or Cash, creditor.
- 2 Commission: Paying mony by Commission from another; make the party that gave the commission, debtor; and Cash, creditor.
 - 1 Of goods received by consignment; those goods make debtor; and Cash creditor.
 - 2 Of goods shipped; make the severall goods shipped, debtor; and Cash creditor.
 - 3 Extraordinary charges; The Account of your Principall for whom the same was expended, is debtor, and Cash, creditor.
- 3 For Charges;
- 4 For goods bought; make all such debtor, and Cash creditor, whether for ready monie, or time.
- 5 At interest: The party to whom you lend the same, is debtor for the principall and Interest; Cash, creditor for the summe paid, and the party whose monie you lent, is creditor for the Interest thereof.

Receits.

Generally, all receipts, or all things received, or the Receiver, is made debtor: And, all things delivered, or the deliverer, is to be made creditor.

Receits of monie.

Receits of monie to employ: make Cash debtor for the monie received: and the party, creditor.

This mony being employed, make the party debtor, and Cash creditor.

The Contents.

Receipts of Bills.

Bills recei-
ved by

- 1 *Assignment from another: make the assignee, or party assigned to pay, debtor: and the assigner or the party who assigned over the same, creditor.*
- 2 *Exchange: make the party to whom the Bills are directed, debtor; and the Factor who remitted the same, Creditor, by a double margin.*

Receipts of Monies.

- 1 **F** *Or assurance of goods shipped by another; Cash is debtor, and the account of assurance, or Profit and Losse creditor.*
- 2 *By bond, bill, or otherwise; Cash is debtor, and the party or parties from whom the same was due, is Creditor.*
- 3 *By exchange from your Factor: Cash is debtor, and the party to whom the bills were directed (if hee hath formerly bene charged in Account for the same) is creditor.*
- 4 *Taken up by exchange: Cash is debtor, and the party by whom the same was paid and remitted, creditor: or the Account of exchange to that place, where the monie is payable.*
- 5 *By your Factor, by bills of exchange sent unto him; the Factor is debtor, and the party that underwrote those bills, or the account of exchange for that place (if you keepe any) is creditor.*
- 6 *Taken up at Interest by bond; Cash, for the summe received, is debtor; Interest, or Profit and Losse debtor for the Interest; and the party that lent the same, is creditor both for the principall and Interest.*
- 7 *For Interest of monies formerly lent (the principall being contained) Cash is debtor; and the account of Interest, or Profit and Losse is creditor.*
- 8 *For Wares sold and delivered; Cash is debtor, and creditor the wares sold and delivered, and monie received upon the deliuerie, which is raro aut nunquam, little in use.*

Receipt

The Contents.

Receipt of Wares in your private and domestick Accounts,

1 **I**N barter. See in Barter.

2 From your Factor beyond the Seas; the severall commodities received, is debtor; and your Factor creditor, (by a double margin.)

3 Bought for monie; the wares bought for monie and received is debtor; and Cash creditor, when the monie is paid upon the delivery of the goods or wares.

Time, } Debtor, the severall wares bought
Part monie, part time, } and received.
Creditor, the party selling them.

Part monie, part by anothers bill, part time; The severall wares bought and received, is debtor: Cash creditor for the summe paid; and the party whose bill is delivered, is creditor for the value thereof.

Part monie, part for anothers bill; The wares bought, is debtor; and creditor as before.

Receipts in forraigne parts, or your Factors Account.

1 **R**ecit of goods bought for monie, at time in barter: Goods bought for monie, at time, or in barter, is debtor; and creditor, as in private accounts.

2 Receipt of goods by consignment: The goods received for the account of B. C. specifying for whose Account, and under that title, naming the particulars of those goods received (without valuing them) debtor; creditor is none to answer that parcell

3 Receipt of monies upon bills of exchange remitted to him, Debtor, cash or monie, Creditor, the party that remitted the monie.

By assignation: Debtor, Cash; Creditor the party that assigned the same; for goods sold formerly consigned him, make monie or Cash Debtor, and Creditor, the goods received for the account of the partie or parties that consigned them,

Receipts

The Contents.

Receits.

Receits of mony taken up by your Factor on his principall by bills of exchange, debtor: & creditor, as in privat accounts.

Receits of monie at Interest: Cash is debtor for the summe received, and the Principall for whose account the summe was borrowed at Interest; is debtor; and the Lender, Creditor, for the principall and Interest.

Sales of Goods.

Goods sold part for mony, part for time, and part for wares: The party for the whole wares is debtor; and the wares creditor. And for what you receive in monie, make Cash debtor, and the partie creditor.

What you receive in wares, make wares debtor, and the party creditor: Then will the foot of your account shew the rest, which when it is received, make Cash debtor, and the party creditor.

Sales of Goods in forraigne, or your Factors Account.

Sales of Goods received for accounts of your Principall, be it for monie, time, or barter: make debtor, as in privat account: and make the account of those goods received, Creditor.

Shipping of Goods, with Charges.

The Account Currant of your Principall for whom the same are shipped, is debtor: The severall goods shipped, Creditor, as in private Accounts.

Voyages.

Voyages of Goods shipped, with Charges: Voyage for the whole summe is debtor; and creditor is the wares severally shipped for the severall values, with the charges. And Cash is creditor for the charges so shipped; (not put to their particular accounts)

Wares.

Assurance; Assured, If you pay any monie for assurance; Voyage is debtor, and Cash creditor.

Goods or wares lost, which were assured; The party assuring is debtor, and Voyage creditor.

Goods lost which you did assure; You paying, Profit and Losse is debtor, and Cash creditor.

Barter

The Contents.

Barter : Wares in barter : wares received is debtor, and wares delivered, creditor.

Wares in barter, sold part for monie, part for wares; sundry accounts for the goods delivered, is debtor; viz. Cash, for so much as you receive in monie : Goods, for so much as you receive in goods : and the severall Commodities that you deliver, Creditor for the whole.

Wares or goods, bought for readie monie. The wares bought and received, debtor; Cash is creditor, when the monie is paid up-
on the delivery of the wares.

Bought for time, or part monie, part time : The severall wares bought and received, debtor. And the seller, creditor.

Bought for part monie, part by anothers bill, part time. The severall wares bought and received, debtor : Cash, creditor for the monie paid.

Wares, or Goods.

Bought for part monie, part for anothers Bill ; The wares bought, is debtor ; the party whose bill is delivered for the value thereof, Creditor.

Bought for time : Account of wares, so bought and delivered, debtor ; the seller, creditor.

Wares outward, cast away. Profit and Losse, debtor ; and voyage creditor.

Wares received from beyond the Seas from your Factor, The severall commodities received, debtor.

Your Factor, Creditor by a double margin.

Received to sell for anothers Account; -- Frame an Account of goods received; make the same debtor, without any creditor, setting downe the number, length, measure, &c.

-- Charges of those Goods: the former Account of your friend, debtor, and cash creditor for the monie paid.

-- The said goods or wares sold : The party to whom they are sold, is debtor, and the Account of your friend, Creditor.

-- Fully sold : Adde up the Creditors side, and from that, subtract the debtors side, setting downe the Rest on the debtor side to even that Account ; and carry that Rest to the account Currant of your friend in creditor.

--- Returne for those Goods, or Wares. The account Currant

of

The Contents.

*of your friend, is debtor: The goods, Creditor.
Sent from your Factor; if cast away, Profit and Losse debtor, Fa-
ctor is creditor.*

Wares.

Shipped: Wares shipped, Voyage is debtor; Goods shipped
is Creditor.

*Charges of the wares shipped; Voyage is debtor, and Cash
creditor.*

*Wares sold for ready monie; Cash, debtor; and the account of
wares, creditor.*

Wares sold for time; the buyer is debtor, the wares creditor.

Wares sold for part monie, part time, and part for wares;

The party, debtor for the whole wares; and creditor the wares.

Cash, debtor for so much monie as you receive.

Goods, debtor for so much as you receive in Goods.

And the wares or commodities, that you deliuered, is creditor.

Common places or heads for Merchants

Accounts.

I **A**ccount of assurance, or Profit and Losse.

2 Account currant of, &c.

3 Account of exchange for mony payable at such a place.

4 A generall account of goods partable, as in partnership.

5 An account of monie partable.

6 Account of Voyage partable.

7 Account of Interest, or Profit and Losse.

8 Sundry accounts, or accounts of monie, Cash or Stocke.

9 Accounts of Goods or Wares.

*10 Account of Profit and Losse, as in assurance; account of Inte-
rest, waste.*

11 Account of Voyage.

12 Account of Usance.

FINIS.

